Case 19-13665-BFK Doc 19 Filed 11/19/19 Entered 11/19/19 13:44:02 Desc Main Document Page 1 of 60

Fill in this in	formation to ide	entify your case:		
Debtor 1	RAMIRO CO	STAS		
	First Name	Middle Name	Last Name	_
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court fo	or the: Eastern District of Vi	rginia	
Case number	19-13665			
	(If known)			_

FILED FRONT COUNTER 2019 NOV 19 PM 1: 04

CLERK
US BANKRUPTCY COLERTif this is an ALEXANDRIA DIVISION Holded filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

art 1: Summarize Your Assets		
	Your as Value of	sets f what you own
Schedule A/B: Property (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from Schedule A/B	\$_	
1b. Copy line 62, Total personal property, from Schedule A/B	\$_	8,850.00
1c. Copy line 63, Total of all property on Schedule A/B	\$_	8,850.00
art 2: Summarize Your Liabilities		
		abilities It you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$_	0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$_	485,000.00
Your total liabilities	\$_	485,000.00
art 3: Summarize Your Income and Expenses		
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	5,200.00
		-
Schedule J: Yaur Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J		9.310.00

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Debtor 1

RAMIRO COSTAS

Case number (If known) 19-13665

Part 4: **Answer These Questions for Administrative and Statistical Records**

6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?			
	No. You have nothing to report on this part of the form. Check this box and submit this fo✓ Yes	rm to the court with your other	r schedules.	
7.	What kind of debt do you have?	e annane () () () () () () () () () (, у по Молек Отенчараванской обласной основнений (пр. 3), ч	
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purpose.	individual primarily for a perso ses. 28 U.S.C. § 159.	nal,	
	Your debts are not primarily consumer debts. You have nothing to report on this part this form to the court with your other schedules.		nd submit	
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	come from Official	\$31,000.00	
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:	COCCAMBINATION STANLING COLUMN	HERBOOTS AND THE STATE OF THE S	
		Total claim		
	From Part 4 on Schedule E/F, copy the following:			
	9a. Domestic support obligations (Copy line 6a.)	\$		
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$		
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$		
	9d. Student loans. (Copy line 6f.)	\$		
	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) 	\$		
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$		
	9g. Total. Add lines 9a through 9f.	\$		

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Fill in this information	 on to identify your case and this	s filing:		
Debtor 1 RAMIF	RO COSTAS			
First Name Debtor 2	Middle Name	Last Name		
(Spouse, if filing) First Name	Middle Name	Läst Name		
	cy Court for the: Eastern District of V	/irginia		
Case number 19-13	3665			Check if this is an
				amended filing
Official Forn	n 106A/B			
Schedule	e A/B: Propert	v		12/15
category where you responsible for sup write your name and Part 1: Describe	think it fits best. Be as completelying correct information. If medicase number (if known). Answere Each Residence, Building,	s. List an asset only once. If an asset fits in more set and accurate as possible. If two married people ore space is needed, attach a separate sheet to this ver every question. Land, or Other Real Estate You Own or Havest in any residence, building, land, or similar property.	e are filing together, bo is form. On the top of a ve an Interest In	th are equally
No. Go to Part		st in any residence, building, land, or similar propi	ertyr	
Yes. Where is	· - ·			
		What is the property? Check all that apply. Single-family home	Do not deduct secured cla the amount of any secure	
1.1. Street addres	ss, if available, or other description	Duplex or multi-unit building	Creditors Who Have Clair	ns Secured by Property.
	,	☐ Condominium or cooperative ☐ Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
		☐ Land	\$	\$
		Investment property	Describe the nature of	of vour ownership
City	State ZIP Code	☐ Timeshare ☐ Other	interest (such as fee the entireties, or a lif	simple, tenancy by
		Who has an Interest in the property? Check one.		,
		Debtor 1 only		
County		Debtor 2 only Debtor 1 and Debtor 2 only	Check if this is co	mmunity property
		At least one of the debtors and another	(see instructions)	•
		Other information you wish to add about this it property identification number:	em, such as local	
If you own or have	e more than one, list here:			
		What is the property? Check all that apply.	Do not deduct secured cla	
1.2.		☐ Single-family home ☐ Duplex or multi-unit building	the amount of any secure Creditors Who Have Clair	
Street addres	ss, if available, or other description	Condominium or cooperative		Current value of the
		☐ Manufactured or mobile home ☐ Land	entire property? \$	portion you own?
		☐ Investment property	Pagadha Aba natura	
City	State ZIP Code	☐ Timeshare ☐ Other	Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy by
		Who has an interest in the property? Check one.		
		Debtor 1 only		
County		Debtor 2 only	Dobort Water to	
		☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	(see instructions)	mmunity property
		Other information you wish to add about this ite	m, such as local	

Official Form 106A/B

Schedule A/B: Property

page 1

Document Page 4 of 60 **RAMIRO COSTAS** Case number (if known) 19-13665 Debtor 1 What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Single-family home Creditors Who Have Claims Secured by Property. ■ Duplex or multi-unit building Street address, if available, or other description Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home ☐ Land ■ Investment property Describe the nature of your ownership City State ZIP Code Timeshare interest (such as fee simple, tenancy by ☐ Other the entireties, or a life estate), if known. Who has an interest in the property? Check one. Debtor 1 only County Debtor 2 only ☐ Check if this is community property Debtor 1 and Debtor 2 only (see instructions) At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: _ 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. **Describe Your Vehicles** Part 2: Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No **☑** Yes Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put 3.1. Make the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? Approximate mileage: At least one of the debtors and another Other information: 0.00 0.00 ☐ Check if this is community property (see instructions) If you own or have more than one, describe here: Who has an interest in the property? Check one. 3.2. Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? Approximate mileage: At least one of the debtors and another Other information: ☐ Check if this is community property (see instructions)

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Doc 19

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3.3. Make: Model:	Debtor 1	RAMIRO COSTAS	Case number (# &	_{ложп)} 19-13665	
Model: Debtor 1 only Conditions Not Prise Secured dalaries of Schadule D. Conditions Who Prise Claims Secured by Property Pear: Debtor 1 and Debtor 2 only Conditions Who Prise Claims Secured by Property Pear: Debtor 1 and Debtor 2 only Peter Information: Check if this is community property (see instructions) 3.4. Mgke: Who has an interest in the property? Check one. Debtor 1 and Debtor 2 only Peter Information: Debtor 1 only Debtor 1 only Peter Debtor 2 only Debtor 1 only Check if this is community property (see instructions) 3.4. Mgke: Who has an interest in the property? Check one. Debtor 1 only Check if this is community property (see instructions) 3.4. Mgke: Debtor 1 only Debtor 1 only Check if this is community property (see instructions) 3.5. Debtor 1 and Debtor 2 only Check if this is community property (see instructions) 3.6. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories 3.6. Who has an interest in the property? Check one. Debtor 1 only Check if this is community property (see instructions) 3.7. Mgke: Debtor 2 only Debtor 2 only Check if this is community property? 3.8. Who has an interest in the property? Check one. Debtor 1 only Check if this is community property? 3.8. Debtor 1 only Check if this is community property? 3.9. Debtor 1 only Debtor 1 only Check if this is community property? 3.9. Debtor 1 only Debtor 1 only Check if this is community property? 3.9. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debt		First Name Middle Name	Last Name		.
Model: Debtor 1 only Conditions Not Prise Secured dalaries of Schadule D. Conditions Who Prise Claims Secured by Property Pear: Debtor 1 and Debtor 2 only Conditions Who Prise Claims Secured by Property Pear: Debtor 1 and Debtor 2 only Peter Information: Check if this is community property (see instructions) 3.4. Mgke: Who has an interest in the property? Check one. Debtor 1 and Debtor 2 only Peter Information: Debtor 1 only Debtor 1 only Peter Debtor 2 only Debtor 1 only Check if this is community property (see instructions) 3.4. Mgke: Who has an interest in the property? Check one. Debtor 1 only Check if this is community property (see instructions) 3.4. Mgke: Debtor 1 only Debtor 1 only Check if this is community property (see instructions) 3.5. Debtor 1 and Debtor 2 only Check if this is community property (see instructions) 3.6. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories 3.6. Who has an interest in the property? Check one. Debtor 1 only Check if this is community property (see instructions) 3.7. Mgke: Debtor 2 only Debtor 2 only Check if this is community property? 3.8. Who has an interest in the property? Check one. Debtor 1 only Check if this is community property? 3.8. Debtor 1 only Check if this is community property? 3.9. Debtor 1 only Debtor 1 only Check if this is community property? 3.9. Debtor 1 only Debtor 1 only Check if this is community property? 3.9. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debt		,	**		
Mode:	3.3.	Make:	Who has an interest in the property? Check one.		
Desire 1 and Destror 2 only Destror 1 only Destror 2 only Destror 3 only Destror 2 only Destror 3 only De		Model:	•		
Abproximate mileage.					. , ,
Other information: Check if this is community property (see instructions) Check if this is community pr					· ·
Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the other property? Check one. In the property of the other property? In the property of the other property? In the property? In t			At least one of the debtors and another		,
3.4. Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the entire property? Approximate mileage:		Other information:	Charle if this is community property (see	\$	\$ 0.00
Model: Debtor 1 only Condition Who Have Claims secured dairs or examptions. Put the amount of any secure					
Model:	3.4	Make:	Who has an interest in the property? Check one.	Do not deduct secured cla	ims or exemptions. Put
Debtor 2 only	V	Madal	Debtor 1 only		
Approximate mileage:		_ 		Creditors Anno Liave Clain	ns Secured by Property.
Other information: Check if this is community property (see instructions)		Year:	─ Debtor 1 and Debtor 2 only		Current value of the
Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No Yes 4.1. Make:		Approximate mileage:	At least one of the debtors and another	entire property?	portion you own?
Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No Yes 4.1. Make:		Other information:		•	_
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No		A THE STATE OF THE		\$	\$
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No			accounted to		
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No					
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No					
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No	Wate	rcraft aircraft motor homes ATVe	and other recreational vehicles, other vehicles, and acces	sories	
Ves					
4.1. Make: Who has an interest in the property? Check one. Model: Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Current value of the entire property? Check instructions) If you own or have more than one, list here: 4.2. Make: Who has an interest in the property? Check one. instructions			il Water Grant, Harring Vessels, shown reblies, meterby de accesse	1105	
4.1. Make:					
Model: Debtor 1 only Creditors Who Have Claims on Schedule D. Creditors Who Have Claims Secured by Property. Debtor 1 and Debtor 2 only Current value of the entire property? Current value of the entire property? S S	٠, ت	es			
Model: Debtor 1 only Creditors Who Have Claims on Schedule D. Creditors Who Have Claims Secured by Property. Debtor 1 and Debtor 2 only Current value of the entire property? Current value of the entire property? S S		Mako	Who has an interest in the property? Check one.	Do not deduct secured ala	ime or exemptions. Dut
Year: Other information: Check if this is community property (see instructions) If you own or have more than one, list here: 4.2. Make: Model: Year: Other information: Check if this is community property? Check one. Model: Year: Other information: Check if this is community property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or Schedule D. Creditors Wino Have Claims Secured by Property. Year: Other information: Check if this is community property (see instructions) Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages	4.1.			the amount of any secure	d claims on Schedule D:
Other information: Debtor 1 and Debtor 2 only Current value of the entire property? Current value of the portion you own?		Model:		Creditors Who Have Clain	ns Secured by Property.
Other information: At least one of the debtors and another entire property? Current value of the entire property?		Year:	· · · · · · · · · · · · · · · · · · ·	Current value of the	Current value of the
If you own or have more than one, list here: 4.2. Make:		Other information:	At least one of the debtors and another		
If you own or have more than one, list here: 4.2. Make:			☐ Check if this is community property (see	\$	\$
Make: Model: Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 and Debtor 3 only Debtor 4 least one of the debtors and another			instructions)		
Make: Model: Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 and Debtor 3 only Debtor 4 least one of the debtors and another	If you	own or have more than one, list here	2:		
Model: Debtor 1 only Creditors Who Have Claims Secured daims on Schedule D: Creditors Who Have Claims Secured by Property. Year:	-			Do not deduct secured cla	ims or exemptions. Put
Year: Other information: Current value of the entire property? Current value of the entire property? Current value of the portion you own? Current value of the entire property? Current value of the portion you own? Current value of the portion you own? S Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages			Debtor 1 only		
Other information: At least one of the debtors and another Check if this is community property (see instructions) Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages			Debtor 2 only		
At least one of the debtors and another Check if this is community property (see instructions) Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages			Debtor 1 and Debtor 2 only		
Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages		Other information:	At least one of the debtors and another	pro-pro-pr	F 21.000. Yan ann.
Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages				\$	\$
			instructions)		
		THE COLUMN TWO IS NOT	manager of		
					
	Add t	the dollar value of the portion you	own for all of your entries from Part 2, including any entrie	s for pages	<u> </u>

5.

4.

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Debtor 1

RAMIRO COSTAS

HO COSTAS

Case number (# known) 19-13665

Do you own or have an	y legal or equitable interest in any of the following Items?	portion y	value of the you own? duct secured claims ons.
6. Household goods a	nd furnishings		
• • • •	liances, furniture, linens, china, kitchenware		
Yeş. Describe	SOFA, TABLES, BEDS, SIDE TABLE	\$	2,500.00
	is and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music s; electronic devices including cell phones, cameras, media players, games		
□ No			
	TV, CELL PHONE, COMPUTER	\$	750.00
3. Collectibles of value			
stamp, co	and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; in, or baseball card collections; other collections, memorabilia, collectibles		
☑ No ☐ Yes, Describe		\$	
Equipment for sport		AND AND AND	
	notographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes is; carpentry tools; musical instruments		
☑ No ☐ Yes. Describe		 : \$	
	:		
10. Firearms	the state of the s		
☑ No	es, shotguns, ammunition, and related equipment		
☐ Yes. Describe		\$	
11. Clothes	\ M		
	clothes, furs, leather coats, designer wear, shoes, accessories		
☐ No ✓ Yes Describe	PANTS, TSHIRT, SHORTS, COAT, ET		550.00
Tes. Describe	PANTS, ISHIRI, SHORIS, COAT, ET		000.00
12. Jewelry Examples: Everyday gold, silve	jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er		
☑ No	3.5 yeap maninormonismonismonismonismonismonismonismonis		
Yes, Describe		\$	
13. Non-farm animals <i>Examples:</i> Dogs, cats			
☑ No			
Yes. Describe		\$	
	and household items you did not already list, including any health aids you did not list		
☑ No	AND RESIDENCE AND RESIDENCE AND RESIDENCE AND ADDRESS AND RESIDENCE AND		
☐ Yes. Give specific information	§	\$	
	of all of your entries from Part 3, including any entries for pages you have attached	\$	3,800.00

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Debtor 1

RAMIRO COSTAS

USTAS

Case number (d known) 19-13665

Part 4: Describe You	ur Financial Assets			
Do you own or have any	legal or equitable interest in	any of the following?	portion ye	uct secured claims
16. Cash Examples: Money your	have in your wallet in your hom	ne, in a safe deposit box, and on hand when you file your petition		
_	nave in your wanter, in your non	io, iii a salo deposi box, and on tana mon you no yeer politici.		
☐ No ☑ Yes		Cash;	\$	50.00
17. Deposits of money Examples: Checking, s	avings, or other financial accou	ints; certificates of deposit; shares in credit unions, brokerage house: ultiple accounts with the same institution, list each.	3,	
☐ No	mila insulations, it you have in			
Yes		Institution name:		
	17.1. Checking account:	FAUQUIER BANK	. \$	1,200.00
	17.2. Checking account:		. \$	
	17.3. Savings account:		. \$	
	17.4. Savings account:		. \$	
	17.5. Certificates of deposit:		. \$	
	17.6. Other financial account:		. \$	
	17.7. Other financial account:		- \$	
	17.8. Other financial account:		- \$	
	17.9. Other financial account:		· \$	
Examples: Bond funds,	or publicly traded stocks investment accounts with broken	erage firms, money market accounts		
2 Î No □ Yes	for the state of t			
— 165	Institution or issuer name:		•	
			_	
			_	
19. Non-publicly traded s an LLC, partnership, a		rated and unincorporated businesses, including an interest in		
☑ No	Name of entity:	% of ownership:		
Yes. Give specific information about		0% %	\$	
them		0%%	\$	
		0% %	œ	

	е 19-13665 RAMIRO C				Entered 11/19/19 13:44:02 age 8 of 60 Case number (# known) 19-13665	Desc Main
Debtor 1	First Name	Middle Name	Last Name	9	Case number (# known)_10_10_00	
20 Gover	nment and corpo	orate bonds and ot	ther ne	gotiable and non-negotia	able instruments	
Negoti	iable instruments i	nciude personal che	ecks, ca	=	y notes, and money orders.	
☑ No	•					
	s. Give specific	Issuer name:				
	ormation about					\$
						\$
						\$
<i>Examp</i> ☑ No □ Ye	s. List each		401(k),	403(b), thrift savings acco	ounts, or other pension or profit-sharing plans	
ace	count separately.	Type of account:	Insti	tution name:		
		401(k) or similar plan	n:			\$
		Pension plan:				\$
		IRA:				\$
		Rétirement account:				\$
		Keogh:				\$
		_				
		Additional account:				\$
		Additional account:				\$
Your s Examp compa	oles: Agreements anies, or others	l deposits you have			service or use from a company as, water), telecommunications	
🛭 No)					
☐ Ye	es	I	Institutio	on name or individual:		
		Electric:				\$
		Gas:				\$
		Heating oil:				\$
		Security deposit on r	rental un	it		\$
		Prepaid rent:				\$
		Telephone:				\$
		Water:				œ.

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

Rented furniture:

Other:

☑ No		
☐ Yes	Issuer name and description:	
		\$
		\$
		\$

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ebtor 1	RAMIRO COSTA	AS	Doc		_	Case number of k	19-13665	
	First Name Middle M	Vame	Last Name		_	,	·	
			* / **		*	50 S 50 50		
26 U.S.C	in an education IRA 2. §§ 530(b)(1), 529A(l			fied ABLE pr	ogram, or und	ler a qualified state	tuition program.	
☑ No ☐ Yes								
∟ Yes .		Institution n	ame and desc	ription. Separ	ately file the re	cords of any interes	ts.11 U.S.C. § 521(c):
								\$
								\$
								4
						-		Ψ
	quitable or future in ble for your benefit	terests in pr	operty (other	than anythir	ng listed in line	∍ 1), and rights or _[oowers	
☑ No								
	Give specific							
inform	nation about them							\$
D-44-	,							
	copyrights, tradema s: Internet domain nar				· ·	reements		
ZÍ No	or with the defination from		υ, μ. σοσσασ			,		
_	Give specific							·
	nation about them							\$
								•
	s, franchises, and ot	_	-					
Examples	s: Building permits, ex	clusive licen	ses, cooperati	ve association	n holdings, liqu	or licenses, professi	onal licenses	
☑ No	yv		Analog Constant and Analog Analog Constant		oponymentensi por i sanatika kananak			
	Give specific							
intorn	nation about them		namental and the second particular and the s	********************************	**************************************			\$
ney or pr	roperty owed to you	?						Current value of th portion you own? Do not deduct secured claims or exemptions.
Tay refur	nds owed to you							·
ZÍNo	ilos omed to you							
	Give specific informat	ion	*** **** **** ** ** *****					•
6	about them, including	whether				- - - - - - - - - - - - - - - - -	Federal:	\$
	you already filed the r and the tax years					\$ \$ \$	State:	\$
•	and the tax years	:				:	Local:	\$
		h,	,					
					~ ~~~ ~~ · · · · · · · · · · · · · · ·			
_								
Examples	support s: Past due or lump si	um alimony, s	spousal suppo	ort, child supp			nt, property settleme	ent
Examples Z INo	s: Past due or lump si	21				e, divorce settleme	nt, property settleme	ent
Examples Z INo		21			ort, maintenanc	e, divorce settleme		ent \$
Examples Z INo	s: Past due or lump si	21			ort, maintenanc	e, divorce settleme	Nimony:	\$
Examples V 1 No	s: Past due or lump si	21			ort, maintenanc	e, divorce settleme	Nimony: Maintenance:	\$ \$
Examples 10 No	s: Past due or lump si	21			ort, maintenanc	e, divorce settleme	Nimony:	\$ \$ \$
Examples Z INo	s: Past due or lump si	21			ort, maintenanc	e, divorce settleme	Nimony: Aaintenance: Support: Divorce settlement:	\$ \$ \$
Examples ☑ No ☐ Yes. 0	s: Past due or lump su	ion,			ort, maintenanc	e, divorce settleme	Nimony: Aaintenance: Support:	\$ \$ \$
Examples No Yes. 9	s: Past due or lump si	res you ability insuran	nce payments,	disability ben	ort, maintenanc	e, divorce settleme	Mimony: Maintenance: Support: Divorce settlement: Property settlement:	\$ \$ \$
☑ No ☐ Yes. 0	s: Past due or lump so Give specific informat nounts someone ow s: Unpaid wages, disa	res you ability insuran	nce payments,	disability ben	ort, maintenanc	e, divorce settleme	Mimony: Maintenance: Support: Divorce settlement: Property settlement:	\$

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RAMIRO COSTAS Case number (# known) 19-13665

Case number (# known) 19-13665

	v , , , , , , , , , , , , , , , , , , ,			w .
31.	Interests in insurance policies			
		ice; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No Yes, Name the insurance company	_		
	of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:
				\$
				\$
				\$
	Any interest in property that is due you If you are the beneficiary of a living trust, e property because someone has died. No	expect proceeds from a life insura	nce policy, or are currently entitled to receive	
	Yes. Give specific information		(4 - 4-15). Exercise the control of	
			****	\$
33.	Claims against third parties, whether or Examples: Accidents, employment dispute No Yes. Describe each claim	es, insurance claims, or rights to s		
	Tes. Describe each claim.		The second secon	\$
34.	Other contingent and unliquidated claim to set off claims	ns of every nature, including co	unterclaims of the debtor and rights	:

	Yes. Describe each claim		12 THE COURT OF TH	\$
	•	ggaggaaran oo saaran 197 _{0 m} . n. h. s. h.s. 19 0 magay agaa oo saaran araa ar ah ah ah 190 (190 (190		
25	Ant. Source interests you did not already	. Not		
33.	Any financial assets you did not already No			*******
	Yes. Give specific information			
36.	Add the dollar value of all of your entries	es from Part 4. including any en	tries for pages you have attached	
	for Part 4. Write that number here		→	\$5,050.00
	<u></u>			
Pa	Describe Any Business-	Related Property You O	wn or Have an Interest In. List any r	eal estate in Part 1.
37.	Do you own or have any legal or equital	ble interest in any business-rel	ated property?	
	No. Go to Part 6.			
	Yes. Go to line 38.			
				Current value of the
				portion you own? Do not deduct secured claims
				or exemptions.
38.	Accounts receivable or commissions you			
	Yes. Describe	-w		
	:	, ye hatin iii		,\$
39.	Office equipment, furnishings, and sup	plies	nines, rugs, telephones, desks, chairs, electronic devices	,
	Examples: Business-related computers, software No	e, modems, printers, copiers, fax mac	штов, гидв, тетерионов, цезка, спата, етестопіс деуков	•
	Yes. Describe	mananananahite 1. V. gr. m. mganananananananahite 181-19-19 in sasarananananahite 18.	g y y - vivosumemos is one or the Christian St. C. Christian minimum model to bibliotic - V Spanish supplies and thorough the bibliotic - V	wa.
		AA-7 HH 9-4-A		\$

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Last Manie Wildle Malle	Last rearne		
. Machinery, fixtures, equipment, supplies	you use in business, and tools of your trade		
☑ No			
☐ Yes. Describe	The second second second second (1 to 10 to 1) the second		.\$
1			
Inventory No		-	
Yes. Describe			\$

Indooranda ila mandaran di Ingara di	_		
Interests in partnerships or joint venture	3		
No Describe			
Yes. Describe Name of entity:		% of ownership:	
		%	\$
 		%	\$
		%	\$
Customer lists, mailing lists, or other cor	mpilatione		
A No	приавоня		
	identifiable information (as defined in 11 U.S.C. § 10)1(41A)) ?	
□ No			
Yes. Describe	A A Company of the contract of		conde
			\$
A		a)
Any business-related property you did no	ot already list		
M No			
Yes. Give specific information			\$
mornization			\$
			\$
-			
		···	\$
			\$
		No. 1 au	\$
	s from Part 5, including any entries for pages you ha	ava attachad	
. Add the dollar value of all of your entries for Part 5. Write that number here	s from Part 5, including any entries for pages you na	ave attached	\$
· · · · · · · · · · · · · · · · · · ·			
Describe Any Farm- and Cor	mmercial Fishing-Related Property You Own	or Have an Interest i	1.
If you own or have an interest in	farmland, list it in Part 1.		
	le interest in any farm- or commercial fishing-relate	d property?	
No. Go to Part 7,			
Yes. Go to line 47.			
			Current value of the
			portion you own? Do not deduct secured claim
			or exemptions.
Farm animals			
Examples: Livestock, poultry, farm-raised fi	sh		
☑ No			AYAW
Yes	Annual Control of the	Commission and Commis	
			S
B	N 0100000 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		

Debtor 1

Case 19-13665-BFK Doc 19 Filed 11/19/19 Entered 11/19/19 13:44:02 Page 12 of 60 Document _。19-13665 RAMIRO COSTAS Debtor 1 48. Crops-either growing or harvested **☑** No Yes. Give specific information..... 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade ☐ Yes. 50. Farm and fishing supplies, chemicals, and feed ☑ No ☐ Yes..... 51. Any farm- and commercial fishing-related property you did not already list M No ☐ Yes. Give specific information..... 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No ☐ Yes, Give specific information...... 54. Add the dollar value of all of your entries from Part 7. Write that number here List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 0.00 56 Part 2: Total vehicles, line 5 3,800.00 57. Part 3: Total personal and household items, line 15 5,050.00 58 Part 4: Total financial assets, line 36 0.00 59. Part 5: Total business-related property, line 45 0.00 60. Part 6: Total farm- and fishing-related property, line 52 0.00 61 Part 7: Total other property not listed, line 54 8,850.00 8,850.00 Copy personal property total -> +\$ 62. Total personal property. Add lines 56 through 61, 8,850.00 63. Total of all property on Schedule A/B. Add line 55 + line 62.....

Case 19-13665-BFK Doc 19 Filed 11/19/19 Entered 11/19/19 13:44:02 Page 13 of 60 Fill in this information to identify your case: **RAMIRO COSTAS** Debtor 1 Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Eastern District of Virginia 19-13665 Check if this is an (If known) amended filing Official Form 106C Schedule C: The Property You Claim as Exempt 04/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known). For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount. Part 1: **Identify the Property You Claim as Exempt** 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Brief □ \$ description: 100% of fair market value, up to Line from any applicable statutory limit Schedule A/B: Brief □ \$ description: 100% of fair market value, up to Line from any applicable statutory limit Schedule A/B: Brief □ \$ description: 100% of fair market value, up to Line from any applicable statutory limit Schedule A/B: 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

No

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Debtor 1

Additional Page Part 2:

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption	
Brief	\$		
description:		100% of fair market value, up to	
Schedule A/B:		any applicable statutory limit	
Brief description:	\$	- \$	
Line from		☐ 100% of fair market value, up to	
Schedule A/B: ———		any applicable statutory limit	
Brief	\$	□ \$	
description:	Φ	☐ 100% of fair market value, up to	
Line from Schedule A/B:		any applicable statutory limit	
Brief	\$		
description:	*	☐ 100% of fair market value, up to	
Schedule A/B:		any applicable statutory limit	
Brief description:	\$		
Line from		100% of fair market value, up to	
Schedule A/B: ———		any applicable statutory limit	
Brief	\$	 \$	
description:		100% of fair market value, up to	
Schedule A/B:		any applicable statutory limit	
Brief	\$	\$	
description:	*	☐ 100% of fair market value, up to	
Schedule A/B:		any applicable statutory limit	
Brief description:	\$	- \$	
Line from		☐ 100% of fair market value, up to	
Schedule A/B: ———		any applicable statutory limit	
Brief	¢	□s	
description:	Ψ	100% of fair market value, up to	
Line from Schedule A/B:		any applicable statutory limit	
Brief	\$		
description:		100% of fair market value, up to	
Schedule A/B:		any applicable statutory limit	
Brief description:	\$	\$	
Line from		100% of fair market value, up to	
Schedule A/B:		any applicable statutory limit	1.000.00
Brief	\$	□ \$	
description:	1	100% of fair market value, up to	
Schedule A/B:		any applicable statutory limit	

Case 19-13665-BFK Doc 19 Filed 11/19/19 Entered 11/19/19 13:44:02 Page 15 of 60 Document Fill in this information to identify your case: RAMIRO COSTAS Debtor 1 Debtor 2 (Spouse, if filing) First Name Middle Nami Last Name United States Bankruptcy Court for the: Eastern District of Virginia 19-13665 Case number Check if this is an (If known) amended filing Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 12/15 Be as complete and accurate as possible, if two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). 1. Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: **List All Secured Claims** Column A Column B Column C 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately Amount of claim Value of collateral Unsecured for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. Do not deduct the that supports this portion As much as possible, list the claims in alphabetical order according to the creditor's name. value of collateral claim If any 2.1 Describe the property that secures the claim: Creditor's Name Number As of the date you file, the claim is: Check all that apply. ☐ Contingent Unliquidated ✓ Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured Debtor 2 only car loan) Statutory lien (such as tax lien, mechanic's lien) Debtor 1 and Debtor 2 only Judgment lien from a lawsuit At least one of the debtors and another Other (including a right to offset) Check if this claim relates to a community debt Date debt was incurred Last 4 digits of account number 2.2 Describe the property that secures the claim: Creditor's Name Number Street As of the date you file, the claim is: Check all that apply. ☐ Contingent Untiquidated City ZIP Code Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured Debtor 2 only car loan) Statutory lien (such as tax lien, mechanic's lien) Debtor 1 and Debtor 2 only Judgment lien from a lawsuit At least one of the debtors and another Other (including a right to offset) Check if this claim relates to a community debt Date debt was incurred Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

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Debtor 1

page ___ of ___

Last Name

Additional Page Part 1: After listing any entries on this part by 2.4, and so forth.	page, number them beginning with 2.3, followed	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of colleteral that supports this claim	Column C Unsecured portion If any
	Describe the property that secures the claim:	\$	\$	\$
Creditor's Name]		
Number Street				
	As of the date you file, the claim is: Check all that apply.	~		
	Contingent			
City State ZIP Code	Unliquidated Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	An agreement you made (such as mortgage or secured			
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	☐ Statutory fien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit			
At least one of the debtors and another	Other (including a right to offset)			
Check if this claim relates to a community debt	Other (including a right to briser)	-		
Date debt was incurred	Last 4 digits of account number			
	Describe the property that secures the claim:	\$	\$	\$
Creditor's Name]		
Number Street				
	As of the date you file, the claim is: Check all that apply.			
	☐ Contingent			
20.	Unliquidated			
City State ZIP Code	Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	An agreement you made (such as mortgage or secured			
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only At least one of the debtors and another	Statutory lien (such as tax lien, mechanic's lien)			
At least one or the debiors and another	Judgment lien from a lawsuit Other (including a right to offset)			
Check if this claim relates to a community debt	Other (including a right to onser)	•		
Date debt was incurred	Last 4 digits of account number			
ananga haraliba shikasi anana handila hikasini da bururunan bayturaliar ra may bribadara mayanakali bil balada bila da	Describe the property that secures the claim:	\$	\$	\$
Creditor's Name		parameter in the second		
Number Street	TOTAL PARTY AND A STATE OF THE			
	As of the date you file, the claim is: Check all that apply.	<i>§</i>		
	☐ Contingent			
City State ZIP Code	☐ Unliquidated ☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	☐ An agreement you made (such as mortgage or secured			
Debtor 2 only	car loan)			
☐ Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including a right to offset)			
Date debt was incurred	Last 4 digits of account number			
	Last 4 digits of account number			
Add the dollar value of your entries	s In Column A on this page. Write that number here:	œ.		

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Desc Main

Debtor 1

Part 2:

Name

Number

City

Name

Number

City

Name

Number

City

Name

Number

Page 17 of 60 Case number (# known) 19-13665 RAMIRO COSTAS List Others to Be Notified for a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page. On which line in Part 1 did you enter the creditor? Last 4 digits of account number State ZIP Code On which line in Part 1 did you enter the creditor? Last 4 digits of account number State ZIP Code On which line in Part 1 did you enter the creditor? Last 4 digits of account number State ZIP Code On which line in Part 1 did you enter the creditor? Last 4 digits of account number Street

0		710.0	-
City	State	ZIP Code	
erranavataras unativo unativo var vitares erranavatas en erranavata en elementa antitare en elemente en element	1,7 00 00 00 00 00 00 00 00 00 00 00 00 00		On which line in Part 1 did you enter the creditor?
Name			Last 4 digits of account number
Number Street			
City	State	ZIP Code	

		On which line in Part 1 did you enter the creditor	7.
Name		Last 4 digits of account number	
Number	Street		

ZIP Code

State

City

	Case 19-13665-BFK Doc 1	9 Filed 11/19/19	_Entered 11/19/19 13:44:02 of 60	Desc Main
1-1	Il in this information to identify your case:		01 60	
De	ebtor 1 RAMIRO COSTAS First Name Middle Name	Last Name		
	ebtor 2	Last Name		
	pouse, if filing) First Name Middle Name			
Ur	nited States Bankruptcy Court for the: Eastern District	t of Virginia	İ	Check if this is an
	ase number 19-13665			amended filing
<u>O</u> 1	fficial Form 106E/F			
Se	chedule E/F: Creditors	Who Have Un	secured Claims	12/15
List A/B cree nee any	as complete and accurate as possible. Use Pathe other party to any executory contracts or it Property (Official Form 106A/B) and on Scheditors with partially secured claims that are listed, copy the Part you need, fill it out, number additional pages, write your name and case reconstructed. 1. List All of Your PRIORITY Unsecu	r unexpired leases that cou edule G: Executory Contrac sted in Schedule D: Credito er the entries in the boxes o number (if known).	ld result in a claim. Also list executory ets and Unexpired Leases (Official Form ers Who Have Claims Secured by Proper	contracts on <i>Schedule</i> 106G). Do not include any ty. If more space Is
	Do any creditors have priority unsecured clair			
	☐ No. Go to Part 2.	nis against you:		
	Yes.			
•	List all of your priority unsecured claims. If a each claim listed, identify what type of claim it is nonpriority amounts. As much as possible, list the unsecured claims, fill out the Continuation Page 6	If a claim has both priority ar e claims in alphabetical order	nd nonpriority amounts, list that claim here according to the creditor's name. If you ha	and show both priority and ave more than two priority
	(For an explanation of each type of claim, see the	e instructions for this form in	Language Control of the Control of t	
			Total claim	Priority Nonpriority amount amount
2.1				e e
	Priority Creditor's Name	_ Last 4 digits of account	number	\$
	Number Street	When was the debt incu	rred?	
	Number Sireet	- As of the date you file t	he claim is: Check all that apply	
		Contingent	The Claim is. Check all that apply	
	City State ZIP Code	Unliquidated		
	Who incurred the debt? Check one.	Disputed		
	Debtor 1 only	Disputed		
	Debtor 2 only	Type of PRIORITY uns	ecured claim:	
	Debtor 1 and Debtor 2 only	Domestic support oblig	ations	
	At least one of the debtors and another	☐ Taxes and certain othe	r debts you owe the government	
	Check if this claim is for a community debt is the claim subject to offset?	Claims for death or per intoxicated	sonal injury while you were	
	No	Other. Specify		
	☐ Yes		ggyga a skildada. Skildada (1884-19. ggygg y f spilaska a Allen (1800-19. ggyr nepital skilda (1815-19. ggygg nepital skilda (1884-19. ggygg nepital skilda	
2.2	generalische <u>von speensteren die der der der der der der der der der de</u>		number \$	
	Priority Creditor's Name	When was the debt incu		\$\$
	Number Street		ha alaim in Charlet Hiller and	
			he claim is: Check all that apply.	
	700	Contingent		
	City State ZIP Code	☐ Unliquidated☐ Disputed		
	Who incurred the debt? Check one.	■ Disputed		
	Debtor 1 only	Type of PRIORITY uns	ecured claim:	
	Debtor 2 only Debtor 1 and Debtor 2 only	Domestic support oblig	ations	
	At least one of the debtors and another	Taxes and certain othe	r debts you owe the government	
	Check if this claim is for a community debt		sonal injury while you were	
	•			
	Is the claim subject to offset?	Other. Specify		
	Yes		·	

Debtor 1 Casa Maria 3665 ASFK Doc 19 Filed 11/19/19 Entered 11/19/19 13:44466 Desc Main Page 19 of 60

listing any entries on this page, number then	beginning with 2.3, followed by 2.4, and so forth.	Total claim	Priority amount	Nonprior amount
	Last 4 digits of account number	\$	\$	\$
riority Creditor's Name	Last 4 digits of doodant frames			
	When was the debt incurred?			
lumber Street				
	As of the date you file, the claim is: Check all that apply.			
	☐ Contingent			
State ZIP Code	Unliquidated			
	☐ Disputed			
Vho incurred the debt? Check one.				
Debtor 1 only	Type of PRIORITY unsecured claim:			
Debtor 2 only	☐ Domestic support obligations			
Debtor 1 and Debtor 2 only	Taxes and certain other debts you owe the government			
At least one of the debtors and another	Claims for death or personal injury while you were			
The search of the search	intoxicated			
Check if this claim is for a community debt	Other. Specify			
s the claim subject to offset?				
No				
⊒ No ⊒ Yes				
i i es	3 380 YE 1999 YA KARAMAN KE SI YA 1998 PANGAN KANAN	Y Ninggryggy ggyrygy o yngo o poeso accoduddidd d Alden X	3201200 3 0120130130130130130130130130130130130130130	*********************
	Last 4 digits of account number	\$	\$	\$
riority Creditor's Name	Last 4 digits of account number	Ψ		. ¥ <u></u>
	When was the debt incurred?			
lumber Street				
	As of the date you file, the claim is: Check all that apply.			
410	Contingent			
ity State ZIP Code	Unliquidated			
Vho incurred the debt? Check one.	Disputed			
_	Type of PRIORITY unsecured claim:			
Debtor 1 only Debtor 2 only				
■ Debtor 2 only ■ Debtor 1 and Debtor 2 only	Domestic support obligations			
■ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Taxes and certain other debts you owe the government			
- Villeger Allie of the deprote still stilother	Claims for death or personal injury while you were			
Check if this claim is for a community debt	intoxicated Other. Specify			
Also alaimbio.et to _ffct0	Guier, Specify			
s the claim subject to offset?				
☑ No ☑ Yes				
		eriyeneye nahaning germaniya yanan asaden saminin meng	er valed der frances de chechen production de comp	uniacomerco de marco de escolo
	Last 4 digits of account number	\$	\$	_ \$
Priority Creditor's Name				
lumber Street	When was the debt incurred?			
Millioei Sueet	As of the date you file, the claim is: Check all that apply.			
	•			
	Contingent			
State ZIP Code	Unliquidated			
Mha imagened tha dall-10 Objects are	☐ Disputed			
Vho incurred the debt? Check one.	T C DDIODITY			
Debtor 1 only	Type of PRIORITY unsecured claim:			
Debtor 2 only	Domestic support obligations			
Debtor 1 and Debtor 2 only	☐ Taxes and certain other debts you owe the government			
At least one of the debtors and another	Claims for death or personal injury while you were			
Check if this claim is for a community debt	intoxicated	OUT OF COMPLETE CASE AND CONTRACT OF STREET, TOUR STREET, TOUR STREET, TOUR STREET, TOUR STREET, TOUR STREET,	oper-paper-companies-balletistick ethics (BACA)	ouggest on expensive letter and the second s
- Order it this cidin is for a confindintly debt	Other. Specify			
s the claim subject to offset?				

Other. Specify

Yes

Doc 19 Filed 11/19/19 Entered 11/19/19 1394/8025 Caranina di Caranina Caranina di Caranina Page 21 of 60 ™ Document Your NONPRIORITY Unsecured Claims — Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total claim Last 4 digits of account number 6 0 1 9 SYNCB/CARE CREDIT 800.00 Nonpriority Creditor's Name 03/10/2014 When was the debt incurred? 950 FORRER BLVD, Street As of the date you file, the claim is: Check all that apply. KETTERING OH 45420 State ZIP Code Contingent Unliquidated Who incurred the debt? Check one. ✓ Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other. Specify ₩ No ☐ Yes Last 4 digits of account number 1 6 4 6 300.00 U.S BANK TRUST Nonpriority Creditor's Name 02/10/2017 When was the debt incurred? 13801 WIRELESS WAY, Street As of the date you file, the claim is: Check all that apply. Oklahoma City OK 73134 State ZIP Code Contingent Unliquidated Who incurred the debt? Check one. Disputed ☑ Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ■ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other, Specify ₩ No ☐ Yes 200.00 Last 4 digits of account number 3 6 4 1 KOHLS/CAPONE Nonpriority Creditor's Name 02/05/2018 When was the debt incurred? 12551 FAIR LAKES CIR Number Street As of the date you file, the claim is: Check all that apply. **FAIRFAX** VA 22033

City State ZIP Code Contingent Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ■ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other. Specify_ Ma No ☐ Yes

Deb	tor 1 Ca sia Milit d 3665 FRS K Doc 19 Filed 11/1	9/19 Entered 11/19/19 13944 63 Desc Page 22 of 60	с Ма	in
Рa	11 2: List All of Your NONPRIORITY Unsecured Claims	1 age 22 01 00		
4 , l	Do any creditors have nonpriority unsecured claims against you No. You have nothing to report in this part. Submit this form to the Yes List all of your nonpriority unsecured claims in the alphabetical compriority unsecured claim, list the creditor separately for each claim included in Part 1. If more than one creditor holds a particular claim, list the creditor holds a particular claim.	e court with your other schedules. order of the creditor who holds each claim. If a creditor has n. For each claim listed, identify what type of claim it is. Do not	list cla	ims already
	claims fill out the Continuation Page of Part 2.		Tota	
.1	SYNCB/PANDORA	Last 4 digits of account number 3 6 5 4	¢.	350.00
	Nonpriority Creditor's Name 950FORRER BLVD, Number Street	When was the debt incurred? 08/01/2003	Ψ	
	KETTERING OH 45420 City State ZIP Code	As of the date you file, the claim is: Check all that apply.		
	Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed		;
	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	ì	į
.2	KOHLS CAPONE Nonpriority Creditor's Name 5793 BURKE CENTER PKWY	Last 4 digits of account number 2 6 5 1 When was the debt incurred? 11/01/2015	\$	450.00
	Number Street BURKE VA 23285 City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	Is the claim subject to offset? ☑ No □ Yes	☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other. Specify		
.3	CAPITAL ONE BANK USA N Nonpriority Creditor's Name P.O. BOX 85520, Number Street	Last 4 digits of account number _0 _0 _5 _6 When was the debt incurred?	\$	800.00
	RICHMOND VA 23285 City State ZIP Code Who incurred the debt? Check one. ✓ Debtor 1 only	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed		
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt Is the claim subject to offset? ✓ No ☐ Yes	 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 		

Debtor 1 Ca**BAMBA30065FBG**K Doc 19 Filed 11/19/19 Entered 11/19/19 139443665 Desc Main First Name Middle Name Last Name Document Page 23 of 60

Part	9
Fall	

Your NONPRIORITY Unsecured Claims — Continuation Page

MACYS/DSNB Nonpriority Creditor's Name 1961 CHAIN BRIDGE RD Number Street MCLEAN, VA 22102 City State ZIP Code Who incurred the debt? Check one. ✓ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? ✓ No □ Yes	7 sat apply. Int or divorce that er similar debts
Number Street MCLEAN, VA 22102 City State ZIP Code Who incurred the debt? Check one. □ Debtor 1 only □ Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? When was the debt incurred? □ As of the date you file, the claim is: Check all the Contingent □ Unliquidated □ Disputed □ Contingent □ Unliquidated □ Disputed □ Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement you did not report as priority claims □ Debts to pension or profit-sharing plans, and other □ Other. Specify □ Other. Specify	nat apply. In or divorce that er similar debts
MCLEAN, VA 22102 City State ZIP Code Contingent Unliquidated Unliquidated Unliquidated Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? As of the date you file, the claim is: Check all this contingent □ Contingent □ Unliquidated □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement you did not report as priority claims □ Debts to pension or profit-sharing plans, and other □ Other. Specify ○ Other. Specify	nt or divorce that er similar debts
Who incurred the debt? Check one. □ Unliquidated □ Disputed □ Disputed □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt □ Check if this claim subject to offset? □ Other. Specify □ Other. Specify	er similar debts
Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement you did not report as priority claims Debts to pension or profit-sharing plans, and other Other. Specify Other. Specify	er similar debts
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□ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? □ No □ Debtor 1 and Debtor 2 only □ Student loans □ Obligations arising out of a separation agreement you did not report as priority claims □ Debts to pension or profit-sharing plans, and other □ Other. Specify □ Other. Specify	er similar debts
□ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt □ Student loans □ Obligations arising out of a separation agreement you did not report as priority claims □ Debts to pension or profit-sharing plans, and other □ No	er similar debts
At least one of the debtors and another Obligations arising out of a separation agreement you did not report as priority claims Debts to pension or profit-sharing plans, and other No	er similar debts
Check if this claim is for a community debt Sthe claim subject to offset? Check if this claim is for a community debt Obligations arising out of a separation agreement you did not report as priority claims Debts to pension or profit-sharing plans, and other than the claim subject to offset? Other. Specify	er similar debts
Debts to pension or profit-sharing plans, and other later subject to offset? Other. Specify No	
Mo No	Lauffelde des les dies des distributions de décoding de papagony) private par action de partie par la partie de
	NATION CONTRACTOR OF THE CONTR
CALIBER HOME LOANS Last 4 digits of account number 3 2 3	_5 s 480,000
CALIBER HOME LOANS Last 4 digits of account number 3 2 3	<u>\$ 400,000</u>
P.O. BOX 24610 When was the debt incurred?	_
tumber Street	
OKLAHOMA CITY OK 73124 As of the date you file, the claim is: Check all the	at apply.
State ZIP Code Contingent	
Unliquidated Who incurred the debt? Check one.	
✓ Debtor 1 only ☐ Debtor 2 only Type of NONPRIORITY unsecured claim:	
Debtard and Debter 2 and	
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Congressions arising out of a separation agreement	it or divorce that
Debts to pension or profit-sharing plans, and other	
s the claim subject to offset?	
No Yes	
Last 4 digits of account number	\$
Ionpriority Creditor's Name When was the debt incurred?	_
Number Street As of the date you file, the claim is: Check all the	at apply.
City State ZIP Code Contingent	
Who incurred the debt? Check one.	
Who incurred the debt? Check one. Disputed Disputed	
☐ Debtor 2 only Type of NONPRIORITY unsecured claim:	
☐ Debtor 1 and Debtor 2 only ☐ Student loans ☐ At least one of the debtors and another ☐ Obligations arising out of a separation agreemen	at or divorce that
Unigations arising out of a separation agreement	it of divolce that
Debts to pension or profit-sharing plans, and other	
s the claim subject to offset? Other, Specify Yes	

Debtor 1 Capanipa 3665 REK Filed 11/19/19 Entered 11/19/19 13:443:685 ocument Page 24 of 60 Doc 19 Desc Main

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For

Part 3:

List Others to Be Notified About a Debt That You Already Listed

			On which entry in Part 1 or Part 2 did you list the original creditor?
Name			
			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number	Street		☐ Part 2: Creditors with Nonpriority Unsecured Claim
		<u></u>	Last 4 digits of account number
City	Graning Components and	State ZIP Code	
			On which entry in Part 1 or Part 2 did you list the original creditor?
Name			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number	Street		☐ Part 2: Creditors with Nonpriority Unsecured
	_ 		Claims
City		State ZIP Code	Last 4 digits of account number
Produces in a 18 construction	one construction of the co	re-konspirationere in en-unitérapaique e manifest déstribusionnement de l'étérapaique	
Vame			On which entry in Part 1 or Part 2 did you list the original creditor?
			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number	Street		Part 2: Creditors with Nonpriority Unsecured Claims
		·	·
City	ana, garyresedualmaaaminetteevanaks	Stafe ZIP Cod	Last 4 digits of account number
			On which entry in Part 1 or Part 2 did you list the original creditor?
lame			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Vumber	Street		Part 2: Creditors with Nonpriority Unsecured
			Claims
			Last 4 digits of account number
City	of symmetry backers. The metropolitical constitutions	State ZIP Cod	
Name			On which entry in Part 1 or Part 2 did you list the original creditor?
			Line of (Check one): Q Part 1: Creditors with Priority Unsecured Claims
Number	Street		Part 2: Creditors with Nonpriority Unsecured
<u> </u>			Claims
City		State ZIP Cod-	Last 4 digits of account number
	erangen gegen der	en menerangan cumatan meneran sati pada panggang satu peneran di Printer Sanggan pelak di Printer Sanggan penen	On which entry in Part 1 or Part 2 did you list the original creditor?
Name			Line of (Check analy D Part 1) Creditors with Priority Unaccounted Claims
Number	Street		Line of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured
			Claims
			Last 4 digits of account number
City		State ZIP Cod	
Name			On which entry in Part 1 or Part 2 dld you list the original creditor?
-			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number	Street		Part 2: Creditors with Nonpriority Unsecured
			Claims
City.		State ZIP Cod	Last 4 digits of account number
City		State AIT COO	- -

Last Name Document

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Total claim

Part 4:

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

Total claims	6a. Domestic support obligations	6a. _{\$_}	0.00
from Part 1	6b. Taxes and certain other debts you owe the government	6b. \$ _	0.00
	6c. Claims for death or personal injury while you wer intoxicated	e 6c. \$_	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + _{\$_}	0.00
	6e. Total. Add lines 6a through 6d.	6e. \$_	0.00
		То	tal claim
Total claims	6f. Student loans	To 6f. \$	tal claim
Total claims from Part 2	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims.	6f. \$_	
	6g. Obligations arising out of a separation agreemen or divorce that you did not report as priority	6f. \$_ t 6g. \$_	0.00
	 6g. Obligations arising out of a separation agreemen or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and oth 	6f. \$_ t 6g. \$_	0.00

Filed 11/19/19 Case 19-13665-BFK Doc 19 Entered 11/19/19 13:44:02 Page 26 of 60 Document Fill in this information to identify your case: RAMIRO COSTAS Debtor Debtor 2 (Spouse if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Eastern District of Virginia 19-13665 Case number Check if this is an (If known) amended filing Official Form 106G Schedule G: Executory Contracts and Unexpired Leases 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known). 1. Do you have any executory contracts or unexpired leases? No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B). 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases. Person or company with whom you have the contract or lease State what the contract or lease is for 2.1 Name Number Street City ZIP Code State 2.2 Name Number Street City State ZIP Code 2.3 Name Number Street City State ZIP Code 2.4 Name Number Street City State ZIP Code 2.5 Name Number Street City State ZIP Code

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Debtor 1

Last Name

Additional Page	if You	Have More	Contracts	or Lease
wantioner ragi			9011114010	0. 20400

	Person o	r Company with	whom you	have the contract o	r lease	What the contract or lease is for
2 2						
,	Name					
	Number	Street				
	City		State	ZIP Code		
2	**************************************	2000 de grando de la composição de la co	denne de la 36 la Lancescadores	Company of the second s	ryveryopororoxococouverbus, seessee ee ee ee ee	TO THE PROPERTY SERVICE SERVIC
	Name					
	Number	Street				
	City		State	ZIP Code		
2	·	r A 979 (799), mr. 2992, np. 26 (3) mr. 27, 27, 27, 27, 27, 27, 27, 27, 27, 27,	A ANA 1 AT THE PROPERTY CAN PAGE	reversales established in the second second	**************************************	The state of the s
	Name					
:	Number	Street				
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2	ero esercidada de la composición de 2000 es es	e CVC Terring gengga nasasanan awaka aka aka araw umum.	**************************************	NAVARANTARAN NAVAN NINA NINA NINA NINA NINA NINA N	okko obomowikanani kanani kanani Y. T. K. L. L. T. Kanani K. Marani K. Marani K. Marani K. Marani K. Marani K.	THE REPORT STATES AND ADDRESS OF THE PROPERTY
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	Name	<u> </u>			-	
	Number	Street				
	City		State	ZIP Code		
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2	*** ***********************************	r 6 og 11men ere verenemmemme	×4. *** * * ****************************	erianing on the South Control Constant on a		CONTRACT TO CONTRACT THE ANALYSIS OF THE STATE OF THE STA
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2		**************************************	range and analysis and the service	\$761-\$160.6 \$\$\$\$\$.6 \$0.0 **********************************	abib war warreningen og etteretibetedrologiskelere	
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ALC 2004 To	City		State	ZIP Code	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	, Missionalitis et Niverior (a. c. caracitats insperiorative Co. Ordenbergsteinsteinsteinsteinsteinsteinsteins

Fill in this information to identify your case: RAMIRO COSTAS Debtor 1 Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Eastern District of Virginia Case number 19-13665 (If known) Check if this is an amended filing Official Form 106H Schedule H: Your Codebtors 12/15 Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) **Z** No ☐ Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. ☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? **☑** No Yes. In which community state or territory did you live? Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent Number Street City ZIP Code 3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2. Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Check all schedules that apply: 3.1 ☐ Schedule D, line Schedule E/F, line Numbe ☐ Schedule G, line ZIP Code City ☐ Schedule D, line Name Schedule E/F, line ____ Number Schedule G, line ___ City ZIP Code 3.3 Schedule D, line Name Schedule E/F, line Number Schedule G, line _ ZIP Code

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Debtor 1

Middle Name

	Column 1: \	Your codebtor			Colu	mn 2: The creditor to whom you owe	the debt
_					Che	ck all schedules that apply:	
	Namo				. 🗖	Schedule D, line	
	Name					Schedule E/F, line	
	Number	Street			- 🗖	Schedule G, line	
	City		State	ZIP Code	-	,	
_						Cahadula D. lina	
_	Name					Schedule D, line Schedule E/F, line	
						Schedule G, line	
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	Name	our detail				Schedule D, line	
						Schedule E/F, line	
	Number	Street				Schedule G, line	
	City	· ·	State	ZIP Code	-		
3							
	Name					Schedule D, line	
						Schedule E/F, line	
	Number	Street			_	Schedule G, line	
	City		State	ZIP Code	-		
3	··· •				_	·	** *
	Name					Schedule D, line	
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		Docur	nent Pag	e 30	of 60)		
Fill in this in	nformation to identify	your case:						
Debter 1	RAMIRO COSTA	S						
Debtor 1	First Name	Middle Name	Last Name		_			
Debtor 2 (Spouse, if filing)) First Name	Middle Name	Last Name		-			
United States	Bankruptcy Court for the:	Eastern District of Virginia						
Case number	<u>1</u> 9-13665					Check if	this is:	
(If known)						☐ An an	mended filing	
							oplement showing postpetit ne as of the following date:	
Official Fo	orm 106I	-				MM /	DD / YYYY	
Sched	lule I: You	ır Income						12/15
supplying co If you are sep separate she	rrect information. If ye parated and your spot	ou are married and not fili use is not filing with you, o top of any additional pag	ng jointly, and yo do not include inf	ur sp ormat	ouse is ion abo	living with ut your spe	tor 2), both are equally responding to the poor of the	out your spouse ed, attach a
1. Fill in you information	r employment on.		Debtor 1				Debtor 2 or non-filing	spouse
attach a se	e more than one job, eparate page with n about additional s.	Employment status	EmployedNot employ	ed			☑ Employed ☐ Not employed	
Include pa self-emplo	ort-time, seasonal, or byed work.	Occupation	CONSTRAC	TOR	5		SELF EMPLYED	
Occupation or homem	Occupation may include student or homemaker, if it applies.		RYAN HOMES					
		Employer's name	H TAIN HOIVIE				DREAM FACE ART	
		Employer's address	8300 GREEN	NSBC	RO D	RIVE	9029 ROARING SPE	RING LOOP
			SUITE 1080	<u></u>				
			MCLEAN		VA	22102	BRISTOW V	
		How long employed the	City re?	Stat	e ZIP (Lode	City Stat	e ZIP Code
Part 2:	Give Details About	Monthly Income						
	monthly income as of less you are separated		n. If you have noth	ing to	report fo	r any line, v	write \$0 in the space. Include y	our non-filing
If you or yo	our non-filing spouse ha			ormatio	on for all	employers	for that person on the lines	
					For	Debtor 1	For Debtor 2 or non-filing spouse	
List mon deduction	thly gross wages, salns). If not paid monthly,	ary, and commissions (be calculate what the monthly	fore all payroll wage would be.	2.	\$ <u>3</u>	,200.00	\$2,000.00	
3. Estimate	and list monthly over	rtime pay.		3.	+ \$		+ \$	
4. Calculate	gross income. Add li	ne 2 + line 3.		4.	\$_3	,200.00	\$ 2,000.00	

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Case number (if know

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Debtor 1

RAMIRO COSTAS

For Debtor 1 For Debtor 2 or non-filing spouse 3,200.00 2,000.00 Copy line 4 here..... 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. 5b. Mandatory contributions for retirement plans 5b. 5c. Voluntary contributions for retirement plans 5c. 5d. Required repayments of retirement fund loans 5d. 5e. Insurance 5e. 5f. 5f. Domestic support obligations 5g. Union dues 5g. 5h. Other deductions. Specify: 5h. 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h. 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 8a monthly net income. 8b. Interest and dividends 8b. 8c. Family support payments that you, a non-filling spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 8d. 8d. Unemployment compensation 8e. Social Security 8e. 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. Specify: 8g. 8g. Pension or retirement income 8h. Other monthly income. Specify: 8h. 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 10. Calculate monthly income. Add line 7 + line 9. 3.200.00 2.000.00 5.200.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. 🛨 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 5,200.00 Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies 12. Combined monthly income 13. Do you expect an Increase or decrease within the year after you file this form? ☐ No.

Schedule I: Your income

☐ Yes. Explain:

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Fill in this information to identif	y your case:			
Debtor 1 RAMIRO COSTA		Check if this	v in:	
First Name Debtor 2	Middle Name Last Name	An amer		
(Spouse, if filing) First Name	Middle Name Last Name	i	ided illing ement showing post	petition chapter 13
United States Bankruptcy Court for the	: Eastern District of Virginia	expense	s as of the following	date:
Case number 19-13665 (If known)		MM / DD	/ YYYY	
Official Form 106J	_			
Schedule J: Yo	ur Expenses			12/15
•	oossible. If two married people are fili ded, attach another sheet to this form n.		• • •	_
Part 4: Describe Your Ho	usehold			
1. Is this a joint case?				
□ No. Go to line 2.□ Yes. Does Debtor 2 live in a	separate household?			
No Yes. Debtor 2 must f	ile Official Form 106J-2, Expenses for S	Separate Household of Debtor 2.		
Do you have dependents? Do not list Debtor 1 and	☐ No☐ Yes. Fill out this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2.	each dependent	***************************************	age	□ No
Do not state the dependents' names.		ALEXIA COSTAS	21	☑ No ☑ Yes
		FABRIZIO COSTAS	<u>18</u>	☐ No ☑ Yes
		JUAN PABLO COSTAS	14	☐ No ☑ Yes
				☐ No ☐ Yes
				☐ No ☐ Yes
Do your expenses include expenses of people other than yourself and your dependents?	□ No □ Yes			
The is the common of the commo	oing Monthly Expenses	•		
Estimate your expenses as of you expenses as of a date after the ba applicable date. Include expenses paid for with no	ir bankruptcy filing date unless you a inkruptcy is filed. If this is a supplement on-cash government assistance if you ad it on Schedule I: Your Income (Offi	ental <i>Schedule J</i> , check the box I know the value of		n and fill in the
 The rental or home ownership any rent for the ground or lot. 	expenses for your residence. Include	first mortgage payments and	4. \$	3,200.00
If not included in line 4:				
4a. Real estate taxes			4a. \$	
4b. Property, homeowner's, or			4b. \$	
4c. Home maintenance, repair			4c. \$	
4d. Homeowner's association	or condominium dues		4d. \$	

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Debtor 1

RAMIRO COSTAS
First Name Middle Name

Last Name

Case number (if known) 19-13665

			Your expenses
-	Additional mortgage payments for your residence, such as home equity loans	5.	\$
5.	Additional mortgage payments for your residence, such as nome equity loans	5.	
6.	Utilities:	_	* E00.00
	6a. Electricity, heat, natural gas	6a.	\$ 500.00
	6b. Water, sewer, garbage collection	6b.	\$ 300.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$150.00
	6d. Other. Specify:	6d.	\$
7.	Food and housekeeping supplies	7.	\$650.00
8.	Childcare and children's education costs	8.	\$
9.	Clothing, laundry, and dry cleaning	9.	\$
10.	Personal care products and services	10.	\$450.00
11.	Medical and dental expenses	11.	\$1,200.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$800.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14.	Charitable contributions and religious donations	14.	\$
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$ 0.00
	15b. Health insurance	15b.	\$910.00
	15c. Vehicle insurance	15c.	\$300.00
	15d. Other insurance. Specify:	15d.	\$
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$
	17b. Car payments for Vehicle 2	17b.	\$
	17c. Other. Specify: AUTO REPAIR	17c.	\$100.00
	17d. Other. Specify: 0	17d.	\$
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$0.00
19.	Other payments you make to support others who do not live with you.		
	Specify:	19.	\$0.00
20	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	1e.	
	20a. Mortgages on other property	20a.	\$
		20b.	\$
	20b. Real estate taxes	206. 20c.	\$500.00
	20c. Property, homeowner's, or renter's insurance	20c. 20d.	\$\$
	20d. Maintenance, repair, and upkeep expenses		\$
	20e. Homeowner's association or condominium dues	20e.	Ψ

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Debtor 1	RAMIRO COSTAS First Name Middle Name Last Name	Case number (if known) 19-13665	
21. Other .	Specify:	21. + \$	
22. Calcul a	ate your monthly expenses.		
22a. Ad	dd lines 4 through 21.	22a. \$	9,310.00
22b. Co	ppy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b. \$	
22c. Ad	dd line 22a and 22b. The result is your monthly expenses.	22c. \$	9,310.00
23. Calculat	te your monthly net income.		
23a. C	opy line 12 (your combined monthly income) from Schedule I.	23a. \$	3,200.00
23b. C	opy your monthly expenses from line 22c above.	23b\$	9,310.00
	ubtract your monthly expenses from your monthly income. he result is your <i>monthly net income</i> .	23c. \$	-6,110.00
24. Do you	expect an increase or decrease in your expenses within the year after you file	e this form?	
	mple, do you expect to finish paying for your car loan within the year or do you exp ge payment to increase or decrease because of a modification to the terms of your i	_	
☐ No.			
Yes.	Explain here:		,

Case 19-13665-BFK Doc 19 Filed 11/19/19 Entered 11/19/19 13:44:02 Document Page 35 of 60 Fill in this information to identify your case: RAMIRO COSTAS Debtor 1 Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Last Name United States Bankruptcy Court for the: Eastern District of Virginia Case number <u>19-13665</u> (If known) Check if this is an amended filing Official Form 106Dec **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? ☐ No Yes. Name of person_ . Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. Signature of Debtor 2 MM / DD /

Case 19-13665-BFK Doc 19 Filed 11/19/19 Entered 11/19/19 13:44:02 Desc Main Page 36 of 60 Document Fill in this information to identify your case: RAMIRO COSTAS Debtor 1 Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Eastern District of Virginia Case number 19-13665 ☐ Check if this is an (If known) amended filing Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married ■ Not married 2. During the last 3 years, have you lived anywhere other than where you live now? M No Yes, List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1: Dates Debtor 1 Debtor 2: Dates Debtor 2 lived there lived there ☐ Same as Debtor 1 Same as Debtor 1 From From Number Number Street To To State ZIP Code City State ZIP Code City Same as Debtor 1 Same as Debtor 1 From From

City 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) Yes, Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

To

State ZIP Code

Number Street

City

Part 2: **Explain the Sources of Your Income**

Number

Street

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RAMIRO COSTAS

Case number (19-13665)

4.	Did you have any income from employmen Fill in the total amount of income you received If you are filing a joint case and you have inco	l from all jobs and all busi	nesses, including part-tin	ne activities.	ndar years?
	☐ Yes. Fill in the details.				
		Deblo 1	alla (1946) de discipli di casa	Paris 2 Paris Line Carlo	e Robalisa da Gregoria. Na Salaka Barata Salaka
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	☐ Wages, commissions, bonuses, tips☐ Operating a business	\$ 35,200.00	☐ Wages, commissions, bonuses, tips☐ Operating a business	\$
	For last calendar year: (January 1 to December 31,)	Wages, commissions, bonuses, tips	\$	Wages, commissions, bonuses, tips	\$
	ŸYYY	Operating a business		☐ Operating a business ☐ Wages, commissions,	
	For the calendar year before that: (January 1 to December 31,)	Wages, commissions, bonuses, tips□ Operating a business	\$	bonuses, tips Operating a business	\$
	YYYY				
5.	Did you receive any other income during the Include income regardless of whether that include unemployment, and other public benefit paying gambling and lottery winnings. If you are filing	ome is taxable. Examples ents; pensions; rental inco a joint case and you have	of other income are alimome; interest; dividends; e income that you receive	money collected from laws ed together, list it only once	suits; royalties; and
5.	Did you receive any other income during the Include income regardless of whether that include unemployment, and other public benefit paying gambling and lottery winnings. If you are filling List each source and the gross income from e	ome is taxable. Examples ents; pensions; rental inco a joint case and you have	of other income are alimome; interest; dividends; e income that you receive	money collected from laws ed together, list it only once	suits; royalties; and
5.	Did you receive any other income during the Include income regardless of whether that include unemployment, and other public benefit paying gambling and lottery winnings. If you are filing	ome is taxable. Examples ents; pensions; rental inco a joint case and you have	of other income are alimome; interest; dividends; e income that you receive	money collected from laws ed together, list it only once	suits; royalties; and
5.	Did you receive any other income during the Include income regardless of whether that include unemployment, and other public benefit paying gambling and lottery winnings. If you are filling that each source and the gross income from each No	ome is taxable. Examples ents; pensions; rental inco a joint case and you have	of other income are alimome; interest; dividends; e income that you receive	money collected from laws ed together, list it only once	suits; royalties; and
5.	Did you receive any other income during the Include income regardless of whether that include unemployment, and other public benefit paying gambling and lottery winnings. If you are filling that each source and the gross income from each No	ome is taxable. Examples ents; pensions; rental income a joint case and you have ach source separately. Do	of other income are alimome; interest; dividends; e income that you receive	money collected from laws ed together, list it only once t you listed in line 4.	suits; royalties; and
5.	Did you receive any other income during the Include income regardless of whether that include unemployment, and other public benefit paying gambling and lottery winnings. If you are filling that each source and the gross income from each No	ome is taxable. Examples ents; pensions; rental income a joint case and you have ach source separately. Do Dehtor 1.	of other income are alimone; interest; dividends; income that you receive a not include income that grant and include income that Gross Income from each source (before deductions and exclusions)	money collected from laws ed together, list it only once t you listed in line 4. Detror 2: Sources of Income Describe below.	suits; royalties; and e under Debtor 1. Gross income from each source (before deductions and
5.	Did you receive any other income during the Include income regardless of whether that income unemployment, and other public benefit paying gambling and lottery winnings. If you are filing that each source and the gross income from each No Yes. Fill in the details.	ome is taxable. Examples ents; pensions; rental income a joint case and you have ach source separately. Do Dehtor 1.	of other income are alimone; interest; dividends; e income that you receive to not include income that grant and according to the composition of t	money collected from laws ed together, list it only once t you listed in line 4. Detror 2: Sources of Income Describe below.	Gross income from each source (before deductions and exclusions)
5.	Did you receive any other income during the Include income regardless of whether that income unemployment, and other public benefit paying gambling and lottery winnings. If you are filing that each source and the gross income from each No Yes. Fill in the details.	ome is taxable. Examples ents; pensions; rental income is joint case and you have ach source separately. Do Sources of income Describe below.	of other income are alimone; interest; dividends; e income that you receive o not include income that grant and include income that grant are alimone income from each source (before deductions and exclusions) \$	money collected from laws ed together, list it only once t you listed in line 4. Destroy 2. Sources of Income Describe below.	Gross income from each source (before deductions and exclusions) - \$
5.	Did you receive any other income during the Include income regardless of whether that income unemployment, and other public benefit paying ambling and lottery winnings. If you are filling that each source and the gross income from each No Yes. Fill in the details. From January 1 of current year until the date you filled for bankruptcy:	ome is taxable. Examples ents; pensions; rental income is taxable. Examples ents; pensions; rental income a joint case and you have ach source separately. Do Dehtor 1. Sources of income Describe below.	of other income are alimone; interest; dividends; income that you receive a not include income that the income that grant include income from each source (before deductions and exclusions) \$	money collected from laws ed together, list it only once it you listed in line 4. Detroc 2. Sources of Income Describe below.	Gross income from each source (before deductions and exclusions) - \$

For the calendar year before that: (January 1 to December 31, ____)

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Debtor 1

DAB	AID (CCC	TAC
יואח	MINU	COS	143

First Name Middle Name

Last Name

Case number (if known) 19-13665

Part 3:	List Certain Pay	ments You	Made Befor	re You Filed	for Bankruptcy		
. Are elf	her Debtor 1's or De	htor 2's debi	te nrimarily c	onsumer deb	te?		
□ No					ebts. Consumer debts a nousehold purpose."	re defined in 11 U.S.C. § 10	1(8) as
		· ·	•		ay any creditor a total o	f \$6,225* or more?	
	☐ No. Go to line 7	'.					
	total amou child supp	int you paid th ort and alimo	nat creditor. Do ny. Also, do no	o not include p ot include payr	payments for domestic s ments to an attorney for	· •	
	* Subject to adjustn	nent on 4/01/	16 and every 3	3 years after th	at for cases filed on or	after the date of adjustment.	
☐ Yes	s. Debtor 1 or Debto	r 2 or both h	ave primarily	consumer de	ebts.		
	During the 90 days	before you fil	ed for bankrup	otcy, did you p	ay any creditor a total of	f \$600 or more?	
	☐ No. Go to line 7	,					
	creditor. D	o not include	payments for	domestic supr	\$600 or more and the to port obligations, such as ey for this bankruptcy ca		
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for
					\$	\$	☐ Mortgage
	Creditor's Name						☐ Car
							Credit card
	Number Street						Loan repayment
							Suppliers or vendors
							Other
	City	State	ZIP Code				Other
					\$	\$	☐ Mortgage
	Creditor's Name						Car
	Number Street						Credit card
							Loan repayment
							Suppliers or vendors
	City	State	ZIP Code				Other
	¥ y						
					\$	\$	☐ Mortgage
	Creditor's Name						Car
							Credit card
	Number Street						Loan repayment
							Suppliers or vendors
	<u></u>						Other
	City	State	ZIP Code				Unici

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Debtor 1	RAMIRO (COSTAS				Case number (if known)	19-13665
	First Name	Middle Name	Last Name		-		
Inside corp ager such	ders include your porations of which nt, including one h as child support	relatives; any on you are an off for a business tand alimony.	general partners; re licer, director, perso you operate as a so	elatives of any on in control, or	general partners; p owner of 20% or	partnerships of whic more of their voting	who was an insider? h you are a general partner; securities; and any managing r domestic support obligations,
_	roo. Liot un payn	ionio to arrinon	uu.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name				\$. \$	
	Number Street						
	64.	8	tate ZIP Code				
	City	31	tate ZIP Code		œ.		
	Insider's Name				\$. \$	
	Number Street		<u></u>				
	City	Si	ate ZIP Code				
an in Inclu	n sider? ude payments on	debts guarante	eed or cosigned by		ayments or trans	fer any property o	n account of a debt that benefited
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name				\$	\$	
	Number Street						
				 ,			
	City	Sc	ate ZIP Code				

City

State

ZIP Code

Insider's Name

Dalam	
Debtor	1

vithin 1 year bef	fore you filed for bank ers, including personal i		res lawsult, court action, or administrative produces, collection suits, paternity actions, s	
] No] Yes. Fill in the	details.			
		Nature of the case	Court or agency	Status of the ca
Case title			Court Name	— Pending
		,		On appeal
		`	Number Street	Concluded
Case number		. <u></u>	City State ZIP Code	
Case title		·	Court Name	Pending
			Number Street	On appeal Concluded
Case number			City State ZIP Code	

		Describe the property	Date	Value of the property
Creditor's Name		_		\$
Number Street		Explain what happened		
City	State ZIP Code	Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied.		
**************************************	MARKAGO MARKANAN MARK	Describe the property	Date	Value of the property
Creditor's Name		_		\$
Number Street		Explain what happened		
City	State ZIP Code	Property was repossessed. Property was foreclosed. Property was garnished.		
	V. 4-40	Property was attached, seized, or levied.		

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Debtor 1	RAMIRO COSTAS

First Name Middle Name

Last Name

Case number (if known) 19-13665

Yes. Fill in the details.			
	Describe the action the creditor took	Date action	Amount
Creditor's Name		was taken	
Sieditor S Harrie			
Number Street			\$
City State ZIP Code	Last 4 digits of account number: XXXX		
nin 1 year before you filed for bankrupto	cy, was any of your property in the possession of	an assignee for the benefit	t of
litors, a court-appointed receiver, a cus		-	
No			
Yes			
List Certain Gifts and Contribut	tions		
in 2 years before you filed for bankrupt	tcy, did you give any gifts with a total value of mo	re than \$600 per person?	
No .		-	
es. Fill in the details for each gift.			
es. Fill in the details for each gift.			
Gifts with a total value of more than \$600	Describe the gifts	Dates you gave the gifts	Value
·	Describe the gifts	Dates you gave the gifts	Value
Gifts with a total value of more than \$600	Describe the gifts		
Gifts with a total value of more than \$600 per person	Describe the gifts		Value \$
Gifts with a total value of more than \$600 per person	Describe the gifts		
Gifts with a total value of more than \$600 per person	Describe the gifts		
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift	Describe the gifts		
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift	Describe the gifts		
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street	Describe the gifts		
Person to Whom You Gave the Gift Number Street City State ZIP Code			
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street			
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Sumber Street City State ZIP Code Person's relationship to you Gifts with a total value of more than \$600			
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Sumber Street City State ZIP Code Person's relationship to you Gifts with a total value of more than \$600		the gifts	\$ \$
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you Gifts with a total value of more than \$600 per person		the gifts	\$ \$
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State ZIP Code		the gifts	\$Value
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Street Street State ZIP Code Person's relationship to you Sifts with a total value of more than \$600 per person		the gifts	\$Value
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Street Street State ZIP Code Person's relationship to you Sifts with a total value of more than \$600 per person Person to Whom You Gave the Gift		the gifts	\$ \$ Value \$
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Jumber Street State ZIP Code Person's relationship to you Sifts with a total value of more than \$600 per person		the gifts	\$ \$ Value \$

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First Name Middle Name Case number (if known) 19-13665

Last Name

⊋ No			
Yes. Fill in the details for each gift or co	entribution.		
Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name	_		\$
	<u> </u>		\$
Number Street	_		
City State ZIP Code	<u>-</u> 		
6: List Certain Losses			
lithin 1 year before you filed for bankru	ptcy or since you filed for bankruptcy, did you lose anything	hecause of theft f	ire other
isaster, or gambling?	proy or allies you must for summaproy, and you look anything	occurace of their, i	no, outer
] No			
Yes. Fill in the details.			
Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
how the loss occurred	Include the amount that insurance has paid. List pending insurance		
how the loss occurred	Include the amount that insurance has paid. List pending insurance		lost
how the loss occurred	Include the amount that insurance has paid. List pending insurance		lost
how the loss occurred	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.		lost
7: List Certain Payments or Tra Vithin 1 year before you filed for bankru ou consulted about seeking bankruptcy	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Insters ptcy, did you or anyone else acting on your behalf pay or transfor or preparing a bankruptcy petition?	esfer any property	lost \$
how the loss occurred 7: List Certain Payments or Tra Vithin 1 year before you filed for bankru ou consulted about seeking bankruptcy nclude any attorneys, bankruptcy petition p	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. nsfers ptcy, did you or anyone else acting on your behalf pay or tran	esfer any property	lost \$
7: List Certain Payments or Tra Vithin 1 year before you filed for bankru ou consulted about seeking bankruptcy clude any attorneys, bankruptcy petition p	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Insters ptcy, did you or anyone else acting on your behalf pay or transfor or preparing a bankruptcy petition?	esfer any property	lost \$
how the loss occurred 7: List Certain Payments or Tra Vithin 1 year before you filed for bankru ou consulted about seeking bankruptcy include any attorneys, bankruptcy petition p	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Insters ptcy, did you or anyone else acting on your behalf pay or transfor or preparing a bankruptcy petition?	esfer any property our bankruptcy Date payment or transfer was	\$to anyone
7: List Certain Payments or Tra lithin 1 year before you filed for bankru ou consulted about seeking bankruptcy clude any attorneys, bankruptcy petition p	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Insters ptcy, did you or anyone else acting on your behalf pay or transfers or preparing a bankruptcy petition? preparers, or credit counseling agencies for services required in your pending agencies for services required in your pending agencies.	esfer any property our bankruptcy. Date payment or	\$to anyone
7: List Certain Payments or Tra Vithin 1 year before you filed for bankruptcy ou consulted about seeking bankruptcy clude any attorneys, bankruptcy petition p No Yes. Fill in the details.	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Insters ptcy, did you or anyone else acting on your behalf pay or transfers or preparing a bankruptcy petition? preparers, or credit counseling agencies for services required in your pending agencies for services required in your pending agencies.	esfer any property our bankruptcy Date payment or transfer was	\$to anyone
7: List Certain Payments or Tra Vithin 1 year before you filed for bankru ou consulted about seeking bankruptcy clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Person Who Was Paid	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Insters ptcy, did you or anyone else acting on your behalf pay or transfers or preparing a bankruptcy petition? preparers, or credit counseling agencies for services required in your pending agencies for services required in your pending agencies.	esfer any property our bankruptcy Date payment or transfer was	to anyone Amount of paymen
7: List Certain Payments or Tra Vithin 1 year before you filed for bankru ou consulted about seeking bankruptcy clude any attorneys, bankruptcy petition p No Yes. Fill in the details. Person Who Was Paid	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Insters ptcy, did you or anyone else acting on your behalf pay or transfers or preparing a bankruptcy petition? preparers, or credit counseling agencies for services required in your pending agencies for services required in your pending agencies.	esfer any property our bankruptcy Date payment or transfer was	to anyone Amount of paymer
7: List Certain Payments or Tra Within 1 year before you filed for bankru ou consulted about seeking bankruptcy include any attorneys, bankruptcy petition p No Yes. Fill in the details. Person Who Was Paid Number Street	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Insters ptcy, did you or anyone else acting on your behalf pay or transfers or preparing a bankruptcy petition? preparers, or credit counseling agencies for services required in your pending agencies for services required in your pending agencies.	esfer any property our bankruptcy Date payment or transfer was	to anyone Amount of paymen

Debtor 1

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	RAMIRO COSTAS		Case number (if known) 1	9-13665	
	First Name Middle Name Las	st Name			
	enderways authorospopping opportune i security we do this little for this construction of the security is the security of	Description and value of any prop	erty transferred	Date payment or	Amount of
				transfer was made	payment
	Person Who Was Paid	_			•
	Number Street	_			\$
	Copper Street				\$
		_			
	City State ZIP Code	.			
	Email or website address	_			
	Person Who Made the Payment, if Not You				
] N	No Yes, Fill in the details.				
		Description and value of any propo	erty transferred	Date payment or transfer was	Amount of pa
	Person Who Was Paid			made	
		_			\$
	Number Street				·
		_			\$
	City State ZIP Code	=			
	in 2 years before you filed for bankru		vise transfer any property t	o anyone, other tha	an property
an: iclu o n	iln 2 years before you filed for bankru sferred in the ordinary course of you ide both outright transfers and transfers not include gifts and transfers that you ha	r business or financial affairs? made as security (such as the grant			
an: clu o n	in 2 years before you filed for bankru sferred in the ordinary course of you de both outright transfers and transfers not include gifts and transfers that you have	r business or financial affairs? made as security (such as the grant	ing of a security interest or m	ortgage on your pro	perty). Date tran
an: clu o n	in 2 years before you filed for bankru sferred in the ordinary course of you de both outright transfers and transfers not include gifts and transfers that you have	r business or financial affairs? made as security (such as the grant ave already listed on this statement. Description and value of property	ing of a security interest or n Describe any property	ortgage on your pro	perty). Date tran
an: clu o n	in 2 years before you filed for bankru sferred in the ordinary course of you de both outright transfers and transfers not include gifts and transfers that you have No Yes. Fill in the details.	r business or financial affairs? made as security (such as the grant ave already listed on this statement. Description and value of property	ing of a security interest or n Describe any property	ortgage on your pro	perty). Date tran
an: clu o n	in 2 years before you filed for bankrusferred in the ordinary course of you do both outright transfers and transfers to include gifts and transfers that you have been seen to the details. Person Who Received Transfer	r business or financial affairs? made as security (such as the grant ave already listed on this statement. Description and value of property	ing of a security interest or n Describe any property	ortgage on your pro	perty). Date tran
an: clu on N	in 2 years before you filed for bankrusferred in the ordinary course of you do both outright transfers and transfers to include gifts and transfers that you have been seen to the details. Person Who Received Transfer	r business or financial affairs? made as security (such as the grant ave already listed on this statement. Description and value of property	ing of a security interest or n Describe any property	ortgage on your pro	perty). Date tran
an: clu o n } N	sin 2 years before you filed for bankrusferred in the ordinary course of your ide both outright transfers and transfers to include gifts and transfers that you have been seen to be seen t	r business or financial affairs? made as security (such as the grant ave already listed on this statement. Description and value of property transferred	ing of a security interest or n Describe any property	ortgage on your pro	perty). Date tran
ans clu on N	sin 2 years before you filed for bankrusferred in the ordinary course of you do both outright transfers and transfers to include gifts and transfers that you have seen to be se	r business or financial affairs? made as security (such as the grant ave already listed on this statement. Description and value of property transferred	ing of a security interest or n Describe any property	ortgage on your pro	perty). Date tran
ans oclusion IN	sin 2 years before you filed for bankrusferred in the ordinary course of your ide both outright transfers and transfers to include gifts and transfers that you have been seen to be seen t	r business or financial affairs? made as security (such as the grant ave already listed on this statement. Description and value of property transferred	ing of a security interest or n Describe any property	ortgage on your pro	perty). Date tran
rans nelu Don Din	sin 2 years before you filed for bankrusferred in the ordinary course of your ide both outright transfers and transfers to include gifts and transfers that you have been seen to include gifts and transfers that you have been seen who res. Fill in the details. Person Who Received Transfer Number Street City State ZIP Code Person's relationship to you	r business or financial affairs? made as security (such as the grant ave already listed on this statement. Description and value of property transferred	ing of a security interest or n Describe any property	ortgage on your pro	perty). Date tran
ans on N	sin 2 years before you filed for bankrusferred in the ordinary course of your ide both outright transfers and transfers to include gifts and transfers that you have been seen to include gifts and transfers that you have been seen who res. Fill in the details. Person Who Received Transfer City State ZIP Code Person's relationship to you Person Who Received Transfer	r business or financial affairs? made as security (such as the grant ave already listed on this statement. Description and value of property transferred	ing of a security interest or n Describe any property	ortgage on your pro	perty). Date tran
ans oclusion on	sin 2 years before you filed for bankrusferred in the ordinary course of your ide both outright transfers and transfers to include gifts and transfers that you have been seen to include gifts and transfers that you have been seen who res. Fill in the details. Person Who Received Transfer City State ZIP Code Person's relationship to you Person Who Received Transfer	r business or financial affairs? made as security (such as the grant ave already listed on this statement. Description and value of property transferred	ing of a security interest or n Describe any property	ortgage on your pro	perty).

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Case number (if known) 19-13665

		Document	Page 44
Debtor 1	RAMIRO COSTAS		_

Middle Name

Last Name

	thin 10 years before you filed for bankru e a beneficiary? (These are often called a		ty to a self-settled trus	st or similar device of w	vhich you
	No				
	Yes. Fill in the details.				
		Description and value of the prope	erty transferred		Date transfer
					was made
	Name of trust	-			
		-			
		nomentus anno 1888 anno 1888 anno 1888 anno 1888 an Aireann anno anno anno anno anno anno anno	M. ECESTADO SERVINARES MATERISMANDOS. S. MARINDES CONTROLOS CONTRO	anomina anno culti rocamon y administrator a milit docamon concer rocar a cum del a cilina e reci	белік жөге қазақ құрақ құрақ ұрақ ұрақ қаратырға қазақ жарын жазық жарын жа
Part 8	: List Certain Financial Account	s, Instruments, Safe Deposit	Boxes, and Storag	je Units	
elo Inc bro	thin 1 year before you filed for bankrupt sed, sold, moved, or transferred? clude checking, savings, money market, okerage houses, pension funds, cooper No Yes. Fill in the details.	or other financial accounts; cert	ificates of deposit; sha		
	res. Fill in the details.				
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	Name of Financial Institution	waa	Checking		
		xxxx			\$
	Number Street		☐ Savings		
			Money market		
	City State ZIP Code		☐ Brokerage		
	City State ZIF Code		Other		
		XXXX-	☐ Checking		s
	Name of Financial Institution		Savings		-
			☐ Money market		
	Number Street		Brokerage		
			-		
	City State ZIP Code		Other		
sec	you now have, or did you have within 1 curities, cash, or other valuables? No Yes, Fill in the details.	year before you filed for bankru	otcy, any safe deposit	box or other depositor	y for
_		Who else had access to it?	Describe ti	ne contents	Do you still
					have it?
					□ No
	Name of Financial Institution	Name			Yes
	Number Street	Number Street			
		City State ZIP Code			
	City State ZIP Code				

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btor 1	RAMIRO COSTAS		Case number (if known) 19-13665	
	First Name Middle Name	Last Name	· · · · · · · · · · · · · · · · · · ·	
-	ou stored property in a storag	e unit or place other than your home within 1	year before you filed for bankruptcy	17
□ No	F11 - 41 - 4 - 51			
L Yes	. Fill in the details.		.	
		Who else has or had access to it?	Describe the contents	Do you sti have it?
				□ No
Na	ame of Storage Facility	Name	÷	Yes
ar.	umber Street	Number Street		
	ningel Oneer	Number Steel		
_		CityState ZIP Code		
Ci	54-44 7ID /	Code		
	ity State ZIP (Code		
art 9:	Identify Bresety Voy	Hold or Control for Someone Else		
-		that someone else owns? Include any prope	rty you borrowed from, are storing f	or,
or hole	d in trust for someone.			
_	s. Fill in the details.			
_ re	s. Fill in the details.	Where is the meanants?	Describe the property	Value
		Where is the property?	Describe the property	VAIUS
	<u> </u>			
0	wner's Name			\$
<u> </u>	umber Street	Number Street		
141	umber Street	.		
_				
C	ity State ZIP (City State ZIP Code		
art 10:	Ohr- Betell- About Pro-	vironmental Information		
art 10:	GIVE Details About En	All outside intollination		
or the pu	urpose of Part 10, the followin	ng definitions apply:		
Enviro	nmental law means any feder	ral, state, or local statute or regulation concer	ning pollution, contamination, releas	ses of
		stes, or material into the air, land, soil, surfac	_	um,
		entrolling the cleanup of these substances, w		
		property as defined under any environmental	law, whether you now own, operate	:, or
	-	utilize it, including disposal sites.		
		an environmental law defines as a hazardou	s waste, hazardous substance, toxic	>
SUDSTA	ance, nazardous materiai, poi	lutant, contaminant, or similar term.		
teport all	l notices, releases, and proce	edings that you know about, regardless of wi	nen they occurred.	
4 Hae an	w asvernmental unit notified	you that you may be liable or potentially liable	under or in violation of an environr	mental law?
4. 1105 GII	y governmental unit nouned	you that you may be hable or potentially hoose	ander of in violation of all chimon	Henra law :
☐ No	1			
☐ Ye	s. Fill in the details.			
		Governmental unit Env	vironmental law, if you know it	Date of notice
Nan	me of site	Governmental unit		
		l		
Nur	mber Street	Number Street		
		City State ZIP Code		
		City State ZIP Code		

City

State ZIP Code

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r 1 RAMIRO COSTAS		Case number (d known) 19-13665				
First Name Middle Name	Last Name					
ave you notified any governmen	tal unit of any release of hazardous mater	ial?				
□ No						
⊒ No ☑ Yes. Fill In the details.						
Tes. Fill in the details.	G	Forder and the last the second	5 -4- 6 -44-			
	Governmental unit	Environmental law, if you know it	Date of notic			
Name of site	Governmental unit	_				
		_				
Number Street	Number Street					
		_				
	City State ZiP Code	_				
City State Zi	P Code					
2.00	ir odde					
ave you been a party in any judio	cial or administrative proceeding under ar	y environmental law? Include settlement	s and orders.			
l No						
Yes. Fill in the details.						
Too. I ill ill dotails.	•	Makana af tha ann	Status of the			
	Court or agency	Nature of the case	case			
Case title			_			
	Court Name	_	Pending			
			🚨 On app			
	Number Street		Conclu			
Case number	City State ZIP Co	de				
	nployed in a trade, profession, or other a ility company (LLC) or limited liability par					
An officer, director, or mar	naging executive of a corporation					
☐ An owner of at least 5% of	the voting or equity securities of a corpo	ration				
No. None of the above applies						
res. Check all that apply abov	re and fill in the details below for each bus					
	Describe the nature of the busine	ss Employer Identification Do not include Social S	•			
Business Name	, , , , , , , , , , , , , , , , , , ,	So not morage good o	I HAMBOU OF FIRE			
		EIN:				
Number Street		- Barrier Brown				
	Name of accountant or bookkeep	er Dates business existed				
		From To				
City State Z	ID Code	110111 10				
City State Z	IP Code Describe the nature of the busine	ss Employer Identification	number			
	Describe the nature of the busine	Do not include Social S				
Business Name			-			
		EIN:				
Number Street	Name of accountant or bookkeep					
	name or accountant or bookkeep	ei nates nasuidas existen				
	 .					
		From To				

State

ZIP Code

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or 1		ING		OSTAS Case number (if known) 19-13665			
	First Name Mide	die Name	Last N	На те	· · · · · · · · · · · · · · · · · · ·		
				Describe the nature of the business	Employer identification number		
_					Do not include Social Security number or ITIN		
Bu	ısiness Name				EIN:		
_				•			
Nu	ımber Street			Name of accountant or bookkeeper	Dates business existed		
_							
					r		
Cit	ty	State	ZIP Code		From To		
	-				TO A MAY A REST WITH A TO THE WARRANCE SHOULD SHOUL		
□ No	lons, creditors, o			Date issued			
				Date issued			
Na	ıme			MM / DD / YYYY			
Nu	ımber Street						
_							
	ty	State	ZIP Code				
Cit							
Ci							
Ci							
Cl	1						
	Sign Below						
t 12:			·				
t 12:	read the answer	s on th	is Statemen	t of Financial Affairs and any attachment	s, and I declare under penalty of perjury that the		
l 12:	read the answer	orrect.	I understan	t of Financial Affairs and any attachment d that making a false statement, conceal result in fines up to \$250,000, or imprise	ing property, or obtaining money or property by frau		
t 12: I have answe in cor	read the answer	orrect. ankrup	l understan- tcy case can	d that making a false statement, conceal	ing property, or obtaining money or property by frau		
l 12: I have answe	read the answer ers are true and c nnection with a ba	orrect. ankrup	l understan- tcy case can	d that making a false statement, conceal	ing property, or obtaining money or property by frau		
l 12: I have answe	read the answer ers are true and c nnection with a ba	orrect. ankrup	l understan- tcy case can	d that making a false statement, conceal result in fines up to \$250,000, or imprise	ing property, or obtaining money or property by frau		
I have answe in cor 18 U.S	e read the answer ers are true and o nnection with a ba S.C. §§ 152, 1341,	orrect. ankrup	l understan- tcy case can	d that making a false statement, conceal result in fines up to \$250,000, or imprise	ing property, or obtaining money or property by frau		
I have answe in cor 18 U.S	read the answer ers are true and c nnection with a ba	orrect. ankrup	l understan- tcy case can	d that making a false statement, conceal result in fines up to \$250,000, or imprise	ing property, or obtaining money or property by frau		
I have answe in cor 18 U.S	e read the answer ers are true and o nnection with a ba S.C. §§ 152, 1341,	ankrup 1519,	I understandery case can and 3571.	d that making a false statement, conceal result in fines up to \$250,000, or imprise to \$250,000.	ing property, or obtaining money or property by frau		
I have answerin correct 18 U.S	e read the answer ers are true and of the answer ers are true and of the area	correct. ankrup 1519,	l understandery case can and 3571.	d that making a false statement, conceal result in fines up to \$250,000, or imprise Signature of Debtor 2	ing property, or obtaining money or property by frau onment for up to 20 years, or both.		
I have answerin correction 18 U.S	e read the answer ers are true and of the answer ers are true and of the area	correct. ankrup 1519,	l understandery case can and 3571.	d that making a false statement, conceal result in fines up to \$250,000, or imprise Signature of Debtor 2	ing property, or obtaining money or property by frau		
I have answerin correction 18 U.S	e read the answer ers are true and of the answer ers are true and of the area	correct. ankrup 1519,	l understandery case can and 3571.	d that making a false statement, conceal result in fines up to \$250,000, or imprise Signature of Debtor 2	ing property, or obtaining money or property by frau onment for up to 20 years, or both.		
I have answerin correction to the U.S. Signature Date of the U.S.	e read the answer ers are true and of the answer ers are true and of the area	correct. ankrup 1519,	l understandery case can and 3571.	d that making a false statement, conceal result in fines up to \$250,000, or imprise Signature of Debtor 2	ing property, or obtaining money or property by frau onment for up to 20 years, or both.		
I have answerin correction 18 U.S	e read the answer ers are true and of the answer ers are true and of the area	correct. ankrup 1519,	l understandery case can and 3571.	d that making a false statement, conceal result in fines up to \$250,000, or imprise Signature of Debtor 2	ing property, or obtaining money or property by frau onment for up to 20 years, or both.		
I have answerin corrise U.S. Da Did you N Y	e read the answer ers are true and of the answer ers are true and of the area	2 2 nal pag	I understander can and 3571.	that making a false statement, conceal result in fines up to \$250,000, or imprise Signature of Debtor 2 Date	ing property, or obtaining money or property by frau onment for up to 20 years, or both.		
I have answerin corrise U.S. Da Did you Did you Did you	e read the answer ers are true and connection with a basis.C. §§ 152, 1341, gnature of Debtor 1 te	2 2 nal pag	I understander can and 3571.	d that making a false statement, conceal result in fines up to \$250,000, or imprise Signature of Debtor 2	ing property, or obtaining money or property by frau onment for up to 20 years, or both.		
I have answerin correction to the U.S. Signature of the U.S. Date of the U	gnature of Debtor 1 to pu attach addition to pu pay or agree to	2 2 nal pag	el 9 es to Your S	that making a false statement, conceal result in fines up to \$250,000, or imprise Signature of Debtor 2 Date	ing property, or obtaining money or property by frauchment for up to 20 years, or both.		

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Fill in this inf	formation to iden	ntify your case:	
Debtor 1	RAMIRO COS	STAS Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States 8	Bankruptcy Court for	rthe: Eastern District of V	irginia
Case number (If known)	19-13665		

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1:

List Your Creditors Who Have Secured Claims

For any creditors that you listed In Part 1 of Schedule D: C Information below.	reditors Who Have Claims Secured by Property (Offici	al Form 106D), fill in the			
Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?			
Creditor's	☐ Surrender the property.	₩ No			
	Retain the property and redeem it.	Yes			
property	Retain the property and enter into a Reaffirmation Agreement.				
socuring dest.	Retain the property and [explain]:				
Creditor's	☐ Surrender the property.	₩ No			
name:	☑ Retain the property and redeem it.	Yes			
Description of property	Retain the property and enter into a Reaffirmation Agreement.				
Socialing Cook.	Retain the property and [explain]:				
Creditor's	☐ Surrender the property.	□ No			
	Retain the property and redeem it.	☐ Yes			
property	Retain the property and enter into a Reaffirmation Agreement.				
accurating dook.	Retain the property and [explain]:				
Creditor's	☐ Surrender the property.	□ No			
	Retain the property and redeem it.	Yes			
Description of property securing deht:	Retain the property and enter into a Reaffirmation Agreement.				
cooding wood	☐ Retain the property and [explain]:				
	Information below. Identify the creditor and the property that is collateral Creditor's name: Description of property securing debt: Identify the creditor and the property that is collateral secures a debt? Creditor's Surrender the property				

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Debtor 1

RAMIRO COSTAS

Last Name

Case number (If known) 19-13665

1	art	2:

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

essor's name:	□ No
Description of leased property:	Yes
essor's name:	□ No
Description of leased roperty:	Yes
essor's name:	□ No
Description of leased roperty:	☐ Yes
essor's name:	ородия домин в домин и что в весен в весен в весен в в в на в на в на в на в на в на в н
Description of leased property:	Yes
essor's name:	□ No
Description of leased property:	Yes
essor's name:	□ No
Description of leased oroperty:	☐ Yes
essor's name:	□ No
Description of leased property:	☐ Yes
y that an issue an annual reason and annual reason and annual religible to the first of the special reason and the special religible to the special reason and the special reason and the special religible to	
3: Sign Below	

Case 19-13665-BFK Doc 19 File	ed 11/19/	<u>/19 Er</u>		<u>11/19/19 13:</u>	44:02 Desc Ma	<u>แท</u> _
Fill in this information to identify your case:			of 6	Check one box of Form 122A-1Sup	only as directed in this fo	orm and in
Debtor 1 RAMIRO COSTAS First Name Middle Name	Last Name		-	<u>`</u>	<u> </u>	
Debtor 2 (Spouse, if filing) First Name Middle Name	h A N				presumption of abuse.	
(Spouse, if filing) First Name Middle Name	Last Name			abuse applic	tion to determine if a prest es will be made under <i>Cha</i> <i>Calculation</i> (Official Form	apter 7
Case number 19-13665 (If known)	_				Test does not apply now to itary service but it could a	
				☐ Check if this	is an amended filing	
Official Form 122A-1						
Chapter 7 Statement of Your	[,] Curre	ent Mo	nthl	y Income	•	12/15
Be as complete and accurate as possible. If two married p space is needed, attach a separate sheet to this form. Includitional pages, write your name and case number (if kn do not have primarily consumer debts or because of qual Abuse Under § 707(b)(2) (Official Form 122A-1Supp) with Part 1: Calculate Your Current Monthly Income	lude the line lown). If you lifying militar this form.	number to believe tha	which that you are	e additional information	mation applies. On the to presumption of abuse t	op of any because you
1. What is your marital and filing status? Check one only	<i>/</i> .					
☐ Not married. Fill out Column A, lines 2-11.						
Married and your spouse is filing with you. Fill out				1.		
Married and your spouse is NOT filing with you.	fou and your	r spouse ar	e:			
Living in the same household and are not leg	•					
Living separately or are legally separated. Fill under penalty of perjury that you and your spous spouse are living apart for reasons that do not in	se are legally	separated (under non	bankruptcy law tha	it applies or that you and y	
Fill in the average monthly income that you received bankruptcy case. 11 U.S.C. § 101(10A). For example, it August 31. If the amount of your monthly income varied of Fill in the result. Do not include any income amount more income from that property in one column only. If you have	f you are filing during the 6 n e than once. F	g on Septen months, add For example	nber 15, tl the incon , if both s	ne 6-month period ne for all 6 months pouses own the sa	would be March 1 through and divide the total by 6.	
,		•	,	Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
Your gross wages, salary, tips, bonuses, overtime, at (before all payroll deductions).	nd commissi	ions		\$ <u>19,200.0</u> 0	\$ <u>12,000.00</u>	
Alimony and maintenance payments. Do not include p Column B is filled in.	ayments fron	n a spouse i	f	\$	\$	
4. All amounts from any source which are regularly pale of you or your dependents, including child support. I from an unmarried partner, members of your household, and roommates. Include regular contributions from a spo filled in. Do not include payments you listed on line 3.	Include regula your depende	ar contribution ents, parent	ons s,	\$	\$	
5. Net income from operating a business, profession, or farm	Debtor 1	Debtor 2				
Gross receipts (before all deductions)	\$	\$				
Ordinary and necessary operating expenses	- \$	- \$				
Net monthly income from a business, profession, or farm	\$	\$	Copy here	\$	\$	
6. Net income from rental and other real property Gross receipts (before all deductions)	Debtor 1 \$	Debtor 2 \$				
Ordinary and necessary operating expenses	- \$	- \$	_			
Net monthly income from rental or other real property	\$	\$	Copy here	\$	\$	
7. Interest, dividends, and royalties	ndesde state of the state of th	TO SEE A CONTROL OF THE SEE AND A SEE AS A SEE A	Wayana wana wan asan asan asan asan asan as	\$	\$	

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Debto	or 1 RAMIRO COSTAS First Name Middle Name Last Name	Case number (if known)	Case number (if known) 19-13665			
	First Marile Mildule Marine Last Maille					
Accordance (VANCING COCONEC		Column A Debtor 1	Column B Debtor 2 or non-filing spouse			
8.	Unemployment compensation	\$	\$			
ŧ.	Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:					
Yearen Victoria	For you\$\$					
	For your spouse \$\$					
	Pension or retirement income . Do not include any amount received that was a benefit under the Social Security Act.	\$	\$			
	Income from all other sources not listed above. Specify the source and amour Do not include any benefits received under the Social Security Act or payments re as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total bel	eceived				
		\$	\$			
(* Writerman		\$	\$			
The second secon	Total amounts from separate pages, if any.	+ \$	+ \$			
11.	Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	<u>\$ 19,200.0</u> 0	+ \$\[\s_12,000.00 \] = \[\sum_{\frac{\sigma1,000.00}{\text{monthly income}}} \]			
Pa	rt 2: Determine Whether the Means Test Applies to You					
12.	Calculate your current monthly income for the year. Follow these steps:		g or Alberta's lasters invited to the property of the continuence of t			
W # 14 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	12a. Copy your total current monthly income from line 11.	c	opy line 11 here \$\frac{31,000.00}{}			
TO A VOLUME SEATON	Multiply by 12 (the number of months in a year).		x 12			
A WAY A WAY A THINK A WAY A WAY A THINK A WAY A WAY A THINK A WAY A WA	12b. The result is your annual income for this part of the form.		12b. \$ <u>372,000.</u> €			
13.	Calculate the median family income that applies to you. Follow these steps:					
The state of the s	Fill in the state in which you live.					
arranov v silkevelen	Fill in the number of people in your household. 5					
Totalia Ama	Fill in the median family income for your state and size of household		\$ 106,131.00			
500 April 11 Ar AV WOODS	To find a list of applicable median income amounts, go online using the link speci- instructions for this form. This list may also be available at the bankruptcy clerk's	fied in the separate office.				
14.	How do the lines compare?					
	14a. Line 12b is less than or equal to line 13. On the top of page 1, check box Go to Part 3.	1, There is no presumpti	ion of abuse.			
**************************************	14b. Line 12b is more than line 13. On the top of page 1, check box 2, The program of Part 3 and fill out Form 122A-2.	esumption of abuse is de	termined by Form 122A-2.			
Pa	rt 3: Sign Below					
And now The Ame	By signing here, I declare under penalty of perjury that the information on	this statement and in any	attachments is true and correct.			
or accommond that it is	× 12	×				
, nor 1 year to necessary	Signature of Debtor 1	Signature of Debtor 2				
o alike i refunerace doubleski	Date 10 19 JUS	Date	y			
and the same of th	If you checked line 14a, do NOT fill out or file Form 122A-2.					
ļ	If you checked line 14b, fill out Form 122A-2 and file it with this form.	r Voorsat Anna voor VIII as 187 (Anna Anna anna anna anna anna anna ann	wal hope that the support and			

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F	ill in this	information to identify your case:		Check the appropriate has lines 40 or 42:	us director o
-	ebtor 1	RAMIRO COSTAS First Name Middle Name Last Name		According to the calculation this Statement:	ns required by
	Debtor 2 Spouse, if fili	ing) First Name Last Name Last Name		1. There is no presump	otion of abuse.
`		es Bankruptcy Court for the: Eastern District of Virginia		2. There is a presumpti	
1		•		2. There is a presumpti	ion of abuse.
	(if known)	er <u>19-13665</u>		Check if this is an ar	nended filing
		Form 122A–2 ter 7 Means Test Calculation			04/16
To	fill out t	his form, you will need your completed copy of Chapter 7 State	ement of Your Current M	onthly Income (Official Form	122A-1).
is pa	needed, ges, writ	plete and accurate as possible. If two married people are filing attach a separate sheet to this form. Include the line number to eyour name and case number (if known). Determine Your Adjusted Income			
1.	Сору ус	our total current monthly income	Copy line 11 from Offici	ial Form 122A-1 here →	\$ <u>31,000.0</u> 0
2.	Did you	fill out Column B in Part 1 of Form 122A-1?			
	No. I	Fill in \$0 for the total on line 3.			
	Z Yes.	Is your spouse filing with you?			
		No. Go to line 3.			
		Yes. Fill in \$0 for the total on line 3.			
3.	Adjust y	your current monthly income by subtracting any part of your sold expenses of you or your dependents. Follow these steps:	pouse's income not used	I to pay for the	
		11, Column B of Form 122A–1, was any amount of the income you y used for the household expenses of you or your dependents?	reported for your spouse N	NOT	
	No.	Fill in 0 for the total on line 3.			
		Fill in the information below:			
	_				
	Fo	tate each purpose for which the income was used or example, the income is used to pay your spouse's tax debt or to support eople other than you or your dependents	Fill in the amount you are subtracting from your spouse's income		
			\$		
			\$		
	_		+ \$		
	To	stal	\$	_	_
			-	Copy total here	 \$
4.	Adjust y	your current monthly income. Subtract the total on line 3 from line	e 1.		\$ <u>31,000.0</u> 0

Debtor 1

RAMIRO COSTAS

Part 2:

Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not deduct any amounts that you subtracted from your spouse's income in line 3 and do not deduct any operating expenses that you subtracted from income in lines 5 and 6 of Form 122A-1.

If your expenses differ from month to month, enter the average expense.

Whenever this part of the form refers to you, it means both you and your spouse if Column B of Form 122A-1 is filled in.

5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.

5

National Standards

You must use the IRS National Standards to answer the questions in lines 6-7.

6. Food, clothing, and other items: Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items.

\$ 2,206.00

7. Out-of-pocket health care allowance: Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories—people who are under 65 and people who are 65 or older—because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

People who are under 65 years of age

Out-of-pocket health care allowance per person

0.00

Number of people who are under 65 7b.

0

Subtotal. Multiply line 7a by line 7b.

0.00 Copy here 0.00

People who are 65 years of age or older

Out-of-pocket health care allowance per person

0.00

Number of people who are 65 or older

0

Subtotal. Multiply line 7d by line 7e.

0.00

Copy here 0.00

Total. Add lines 7c and 7f.....

0.00

0.00

Copy total here!

Local Standards You must use the IRS Local Standards to answer the questions in lines 8-15. Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts: Housing and utilities – Insurance and operating expenses ■ Housing and utilities - Mortgage or rent expenses To answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office. Housing and utilities - Insurance and operating expenses: Using the number of people you entered in line 5, fill in the -1,300.00 dollar amount listed for your county for insurance and operating expenses. 9. Housing and utilities - Mortgage or rent expenses: 9a. Using the number of people you entered in line 5, fill in the dollar amount listed s 3,200.00 for your county for mortgage or rent expenses..... 9b. Total average monthly payment for all mortgages and other debts secured by your home. To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60. Name of the creditor Average monthly payment CALIBER HOME LOANS 3,200.00 Repeat this Copy 3,200.00 3.200.00 Total average monthly payment amount on here! line 33a 9c. Net mortgage or rent expense. Copy -1,300.00\$ -1,300.00 Subtract line 9b (total average monthly payment) from line 9a (mortgage or hererent expense). If this amount is less than \$0, enter \$0. 10. If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim. Explain why: 11. Local transportation expenses: Check the number of vehicles for which you claim an ownership or operating expense. 0. Go to line 14. 1. Go to line 12. 2 or more. Go to line 12. 12. Vehicle operation expense: Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the Operating Costs that apply for your Census region or metropolitan statistical area.

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RAMIRO COSTAS

Debtor 1

Case 19-13665-BFK Doc 19 Filed 11/19/19 Entered 11/19/19 13:44:02 Desc Main Document Page 55 of 60 number (if known) 19-13665 **RAMIRO COSTAS** Debtor 1 13. Vehicle ownership or lease expense: Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles. Vehicle 1 Describe Vehicle 1: 13a. Ownership or leasing costs using IRS Local Standard. Average monthly payment for all debts secured by Vehicle 1. 13b. Do not include costs for leased vehicles. To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you filed for bankruptcy. Then divide by 60. Name of each creditor for Vehicle 1 Average monthly payment Repeat this Copy Total average monthly payment amount on line 33b. Copy net 13c. Net Vehicle 1 ownership or lease expense Vehicle 1 expense Subtract line 13b from line 13a. If this amount is less than \$0, enter \$0, here.... Vehicle 2 Describe Vehicle 2: 13d. Ownership or leasing costs using IRS Local Standard. 13e. Average monthly payment for all debts secured by Vehicle 2. Do not include costs for leased vehicles. Name of each creditor for Vehicle 2 Average monthly payment Reneat this Copy Total average monthly payment amount on here line 33c. Copy net 13f. Net Vehicle 2 ownership or lease expense Vehicle 2 expense Subtract line 13e from 13d. If this amount is less than \$0, enter \$0..... here ... 14. Public transportation expense: If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the 0.00 Public Transportation expense allowance regardless of whether you use public transportation. 15. Additional public transportation expense: If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim

more than the IRS Local Standard for Public Transportation.

0.00

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First Name Middle Name Last Name

Other Nec	essary Expenses	In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.		
employ pay for	ment taxes, Social Se these taxes. Howeve	nount that you will actually owe for federal, state and local taxes, such as income taxes, self- ecurity taxes, and Medicare taxes. You may include the monthly amount withheld from your ir, if you expect to receive a tax refund, you must divide the expected refund by 12 and e total monthly amount that is withheld to pay for taxes.		\$0.00
Do not i	nclude real estate, sa	ales, or use taxes.		
	tary deductions: Thues, and uniform cos	ne total monthly payroll deductions that your job requires, such as retirement contributions, ts.		- 0.00
Do not i	nclude amounts that	are not required by your job, such as voluntary 401(k) contributions or payroll savings.		\$0.00
togethe	r, include payments t	onthly premiums that you pay for your own term life insurance. If two married people are filing hat you make for your spouse's term life insurance. Do not include premiums for life its, for a non-filing spouse's life insurance, or for any form of life insurance other than term.		
məutan	se on your dependen	is, for a non-lining spouse's life insurance, or for any form of the insurance other than term.		\$
		The total monthly amount that you pay as required by the order of a court or administrative child support payments.		s 0.00
Do not	nclude payments on	past due obligations for spousal or child support. You will list these obligations in line 35.		<u> </u>
20. Educat	ion: The total monthl	y amount that you pay for education that is either required:		
■ as a	condition for your job.	, or		
■ for yo	ur physically or ment	tally challenged dependent child if no public education is available for similar services.		\$0.00
21. Childca	re: The total monthly	amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool.		
Do not i	nclude payments for	any elementary or secondary school education.		\$0.00
is r e quii	ed for the health and	enses, excluding insurance costs: The monthly amount that you pay for health care that welfare of you or your dependents and that is not reimbursed by insurance or paid by a		
		ude only the amount that is more than the total entered in line 7. ce or health savings accounts should be listed only in line 25.		\$0.00
you and service,	your dependents, su	elephone services: The total monthly amount that you pay for telecommunication services for uch as pagers, call waiting, caller identification, special long distance, or business cell phone ary for your health and welfare or that of your dependents or for the production of income, if it apployer.	+	\$ <u>0.0</u> 0
		basic home telephone, internet and cell phone service. Do not include self-employment orted on line 5 of Official Form 122A-1, or any amount you previously deducted.		
	of the expenses alloss 6 through 23.	owed under the IRS expense allowances.		\$

Debtor 1

Document Page 57 of 60 ase number (if known) 19-13665 RAMIRO COSTAS Debtor 1 These are additional deductions allowed by the Means Test. **Additional Expense Deductions** Note: Do not include any expense allowances listed in lines 6-24. 25. Health insurance, disability insurance, and health savings account expenses. The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents. 0.00 Health insurance 0.00 Disability insurance 0.00 Health savings account \$ 0.00 0.00 Total Copy total here Do you actually spend this total amount? No. How much do you actually spend? Yes 26. Continuing contributions to the care of household or family members. The actual monthly expenses that you will 0.00 continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. These expenses may include contributions to an account of a qualified ABLE program. 26 U.S.C. § 529A(b). 27. Protection against family violence. The reasonably necessary monthly expenses that you incur to maintain the safety 0.00 of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply. By law, the court must keep the nature of these expenses confidential. 28. Additional home energy costs. Your home energy costs are included in your insurance and operating expenses on line 8. If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in the excess amount of home energy costs. 0.00 You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary. 29. Education expenses for dependent children who are younger than 18. The monthly expenses (not more than \$160.42* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school. 0.00 You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23. Subject to adjustment on 4/01/19, and every 3 years after that for cases begun on or after the date of adjustment. 0.00 30, Additional food and clothing expense. The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards. To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office. You must show that the additional amount claimed is reasonable and necessary. 0.00 31. Continuing charitable contributions. The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 26 U.S.C. § 170(c)(1)-(2). 0.0032. Add all of the additional expense deductions. Add lines 25 through 31. Chapter 7 Means Test Calculation page 6

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RAMIRO COSTAS Debtor 1

			_	
Deductions	for	Debt	Payment	Ł

33. For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33e.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

	Mortgages on your home:				Average payment	•			
33a.	Copy line 9b here				\$	3,200.00			
	Loans on your first two ve	hicles:							
33b.	Copy line 13b here			······	\$				
33c.	Copy line 13e here			······ →	\$				
33d.	List other secured debts:								
	Name of each creditor for oti secured debt	her Identify prop secures the o		Does payment include taxes or insurance?					
				No Yes	\$				
			<u></u>	No Yes	\$				
				☐ No ☐ Yes	+ \$				
\re a	otal average monthly payment ny debts that you listed in li her property necessary for y	ine 33 secured by your	primary reside	ence, a vehicle,	\$v		Copy total here	\$	
Are a or ot	ny debts that you listed in liner property necessary for you. O. Go to line 35. es. State any amount that you listed in line 33, to keep po	ine 33 secured by your pour support or the sup our support or the sup on must pay to a creditor, in despession of your propert	primary reside port of your do n addition to the	ence, a vehicle, ependents? e payments	\$			\$	
Are a or ot	ny debts that you listed in li her property necessary for y o. Go to line 35. es. State any amount that you	ine 33 secured by your your support or the sup in must pay to a creditor, in consession of your propert in the information below.	primary reside port of your de n addition to the ty (called the cu	ence, a vehicle, ependents? e payments ure amount).	Monthl			\$	_
re a r ot	ny debts that you listed in li her property necessary for y o. Go to line 35. es. State any amount that you listed in line 33, to keep po Next, divide by 60 and fill i	ine 33 secured by your your support or the sup a must pay to a creditor, in ossession of your propert in the information below.	primary reside port of your de n addition to the ty (called the cu	ence, a vehicle, ependents? e payments ure amount).	Emme di administrativa di processo di Proc			\$	
re a or ot	ny debts that you listed in li her property necessary for y o. Go to line 35. es. State any amount that you listed in line 33, to keep po Next, divide by 60 and fill i	ine 33 secured by your your support or the sup in must pay to a creditor, in consession of your propert in the information below.	primary reside port of your de n addition to the ty (called the cu	ence, a vehicle, ependents? e payments ure amount).	Monthl			\$	
are a or ot	ny debts that you listed in li her property necessary for y o. Go to line 35. es. State any amount that you listed in line 33, to keep po Next, divide by 60 and fill i	ine 33 secured by your your support or the sup in must pay to a creditor, in consession of your propert in the information below.	primary reside port of your de n addition to the ty (called the cu Total cur amount	ence, a vehicle, ependents? e payments ure amount). ee	Monthl amoun \$			\$	
are a or ot	ny debts that you listed in li her property necessary for y o. Go to line 35. es. State any amount that you listed in line 33, to keep po Next, divide by 60 and fill i	ine 33 secured by your your support or the sup in must pay to a creditor, in consession of your propert in the information below.	primary reside port of your de n addition to the ty (called the cu Total cur amount \$\$	ence, a vehicle, ependents? e payments are amount). re	Monthl amoun \$			\$ \$	0
re a	ny debts that you listed in liner property necessary for you. O. Go to line 35. es. State any amount that you listed in line 33, to keep por Next, divide by 60 and fill in the creditor. Name of the creditor.	ine 33 secured by your your support or the sup a must pay to a creditor, it is in the information below. Identify property that secures the debt	primary residence of your design addition to the ty (called the curamount \$\$	ence, a vehicle, ependents? e payments re amount). e + 60 = + 60 = Total r alimony —	Monthl amoun \$		Copy total	\$ \$	0
Oo y	ny debts that you listed in liher property necessary for yo. Go to line 35. es. State any amount that you listed in line 33, to keep po Next, divide by 60 and fill in the creditor	ine 33 secured by your your support or the sup our support or the sup of must pay to a creditor, it is assession of your propert in the information below. Identify property that secures the debt	primary residence of your design addition to the ty (called the curamount \$	ence, a vehicle, ependents? e payments are amount). e + 60 = + 60 = + 60 = Total or alimony — 5.C. § 507.	Monthl amoun \$		Copy total	\$ \$	0

Case 19-13665-BFK Doc 19 Filed 11/19/19 Entered 11/19/19 13:44:02 Desc Main Document Page 59 of Que number (if known), 19-13665 **RAMIRO COSTAS** Debtor 1 Are you eligible to file a case under Chapter 13? 11 U.S.C. § 109(e). For more information, go online using the link for Bankruptcy Basics specified in the separate instructions for this form. Bankruptcy Basics may also be available at the bankruptcy clerk's office. No. Go to line 37. Yes, Fill in the following information. Projected monthly plan payment if you were filing under Chapter 13 Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts). To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. Copy total Average monthly administrative expense if you were filing under Chapter 13 here 👈 0.00 37. Add all of the deductions for debt payment. Add lines 33e through 36. Total Deductions from Income 38. Add all of the allowed deductions. Copy line 24, All of the expenses allowed under IRS expense allowances 0.00 Copy line 32, All of the additional expense deductions....... 0.00 Copy line 37, All of the deductions for debt payment...... +\$ **Total deductions** Copy total here Part 3: **Determine Whether There Is a Presumption of Abuse** 39. Calculate monthly disposable income for 60 months 31,000.00 39a. Copy line 4, adjusted current monthly income 39b. Copy line 38, Total deductions....... 39c. Monthly disposable income. 11 U.S.C. § 707(b)(2). Сору Subtract line 39b from line 39a. For the next 60 months (5 years) Copy 39d. Total. Multiply line 39c by 60..... here 🖥 40. Find out whether there is a presumption of abuse. Check the box that applies: The line 39d is less than \$7,700*. On the top of page 1 of this form, check box 1, There is no presumption of abuse. Go to Part 5. The line 39d is more than \$12,850*. On the top of page 1 of this form, check box 2, There is a presumption of abuse. You may fill out Part 4 if you claim special circumstances. Then go to Part 5.

The line 39d is at least \$7,700*, but not more than \$12,850*. Go to line 41.

Document Page 60 of 60 number (if known) 19-13665 **RAMIRO COSTAS** Debtor 1 41. 41a. Fill in the amount of your total nonpriority unsecured debt. If you filled out A Summary of Your Assets and Liabilities and Certain Statistical Information Schedules (Official Form 106Sum), you may refer to line 3b on that form..... 0.00 .25 41b. 25% of your total nonpriority unsecured debt. 11 U.S.C. § 707(b)(2)(A)(i)(I). Copy o.bo 0.00 here 👈 Multiply line 41a by 0.25. 42. Determine whether the income you have left over after subtracting all allowed deductions is enough to pay 25% of your unsecured, nonpriority debt. Check the box that applies: Line 39d is less than line 41b. On the top of page 1 of this form, check box 1, There is no presumption of abuse. Go to Part 5. Line 39d is equal to or more than line 41b. On the top of page 1 of this form, check box 2, There is a presumption of abuse. You may fill out Part 4 if you claim special circumstances. Then go to Part 5. Part 4: **Give Details About Special Circumstances** 43. Do you have any special circumstances that justify additional expenses or adjustments of current monthly income for which there is no reasonable alternative? 11 U.S.C. § 707(b)(2)(B). No. Go to Part 5. Yes, Fill in the following information. All figures should reflect your average monthly expense or income adjustment for each item. You may include expenses you listed in line 25. You must give a detailed explanation of the special circumstances that make the expenses or income adjustments necessary and reasonable. You must also give your case trustee documentation of your actual expenses or income adjustments. Average monthly expense Give a detailed explanation of the special circumstances or income adjustment Part 5: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Signature of Debtor 2 MM / DD / YYYY

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